

Roberta DiMezza

From: luckymike17@verizon.net
Sent: Monday, March 9, 2026 5:04 PM
To: Rep. McEntee, Carol Hagan; Rep. Knight, Jason; Rep. Dawson, Matthew S.; Rep. Ajello, Edith H.; Rep. Batista, Jose F.; Rep. Bennett, David A.; Rep. Caldwell, Justine A.; Rep. Casimiro, Julie A.; Rep. Corvese, Arthur J.; Rep. Craven, Robert E.; Rep. Cruz, Cherie L.; Rep. Felix, Leonela; Rep. Hopkins, Marie A.; Rep. Noret, Thomas E.; Rep. Place, David J.
Cc: House Judiciary Committee; Rep. Paplauskas, Christopher G.; Rep. Chippendale, Michael W.
Subject: Written Testimony for Current House Bill - H8075
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To the Judiciary Committee Members,

My name is Michael Luciano of Cranston, RI. Please find my written testimony on H8075:

Requires any individual who owns a firearm to obtain and continuously maintain at least \$1,000,000 in liability insurance covering damages from negligent acts involving the firearm. This bill is so loosely worded, it is mind-boggling.

- What happens if they aren't able to obtain a policy within thirty days?
- Many of us have \$1,000,000+ umbrella policies. Does that qualify?
- If someone has the firearms but does not have the means to purchase the Rhode Island firearms-specific insurance policy, what do they do? Forfeit their lawfully purchased firearms? Go to prison? It is possible for a spouse to inherit firearms, or a retired person to own firearms that were purchased when they have higher income than they do now.
- Who specifies which policies are acceptable?
- Also, law enforcement is exempt, but couldn't they have an accident that could be interpreted as negligence?
- Who determines what is negligent?

I am OPPOSED to H8075

Thank you,
Michael Luciano
Cranston, RI