

Opposition to House Bill No. 8075

Chairman and Members of the Committee,

Good afternoon. My name is Stephen Daignault, and I strongly oppose H 8075, as it represents an unconstitutional and unnecessary expansion of government control over a fundamental right.

Federal law and existing Rhode Island statutes already provide mechanisms to address negligence, liability, and unlawful use of firearms. Individuals are already held accountable under civil and criminal law for misuse, and victims have legal avenues for recourse. This bill does not fill a gap in the law—it duplicates and layers additional requirements onto an area that is already regulated.

Instead, H 8075 creates a financial barrier to the exercise of a constitutional right. Requiring citizens to obtain and maintain a \$1,000,000 liability insurance policy in order to own a firearm is not about safety—it is about cost-prohibitive access. Many law-abiding individuals would be effectively priced out of exercising their Second Amendment rights. A right that depends on one's ability to pay is no longer a right; it becomes a privilege reserved for those who can afford it.

Constitutional rights are not meant to be conditioned on mandatory financial obligations imposed by the state. We do not require citizens to purchase insurance to exercise free speech or to vote, and the same principle should apply here. Rights are inherent and must remain accessible to all, not restricted through economic means.

This proposal also represents clear government overreach. It imposes ongoing compliance burdens, creates new grounds for revocation of lawful ownership, and expands state authority into the private lives of citizens without sufficient justification.

For these reasons, I urge lawmakers to reject H 8075. It is an unnecessary, burdensome, and unconstitutional attempt to restrict the rights of responsible citizens under the guise of regulation.

Respectfully Submitted.