



Testimony regarding: HB 5361 AAC THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

Insurance and Real Estate Committee Public Hearing, February 10, 2015

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Thank you for the opportunity to testify in support of this very important proposal. This bill, if passed, has the potential to change so many dogs' lives here in Connecticut. Pit bull-type dogs awaiting adoption must overcome enormous hurdles to find a new home. By removing the homeowners insurance factor, we give these innocent dogs a much better chance at a new life.

Two years ago, the Connecticut Legislature passed a terrific law to prohibit municipalities from enacting ordinances against specific dog breeds. (Public Act 13-103). Lawmakers obviously acknowledged the inherent problems with breed-specific legislation, and that dog aggression is due to factors such as socialization and training rather than breed. This policy of non-discrimination should be extended to the insurance business as well.

In a 2014 position paper against breed discrimination, the American Veterinary Society of Animal Behavior¹ states that "resident" dogs were responsible for 76.2% of the dog bite related fatalities in the U.S. between 2000 and 2009. Resident dogs are defined as "dogs who have an owner, but spend most of their lives isolated [...] These dogs may be fenced or chained away from people and normal interactions, or simply ignored and don't benefit from early training. As a result, resident dogs may be more likely to express aggression and also perhaps other anxieties since fear of people, fear of other animals and fear of novel situations are among the most common explanations for aggression in dogs." (If insurance companies would like to charge higher premiums to those who keep their dogs neglected and isolated in the back yard, there would be no argument from me!)

There is some anecdotal evidence that even insurance sales people are sympathetic to people with pit bulls. One member of CT Votes for Animals, who has a pit-bull type dog, was denied homeowners insurance coverage, even though her dog had never bit anyone. When she expressed dismay, the insurance agent told her to *simply lie* on her next application.

CT Votes for Animals has many members who work hard everyday to find homes for so-called bully breeds. Victims of an unfounded reputation, these loving dogs struggle, often for months, in shelters while adopters pass them by. Please give them a break. Require insurance companies to stop using dog breed as a factor in the cost of availability of insurance. Thank you.

¹ "Position Statement on Breed-Specific Legislation" American Veterinary Society of Animal Behavior. August 2014.
http://avsabonline.org/uploads/position_statements/Breed-Specific_Legislation-download-_8-18-14.pdf