

Testimony Concerning House Bill 5361
Insurance and Real Estate Committee, February 10, 2015
GLAUCIA S. LOLLI

I would like to thank the Insurance and Real Estate Committee for the opportunity to express my support of **House Bill 5361 An Act Concerning the Use of the Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies.**

I love animals and the fact that some people are being forced to give away their lovely dog because some insurance companies are against some dog breeds is so wrong! It is discrimination! That's why this bill needs to be supported!

Connecticut has already enacted a law prohibiting municipalities from adopting breed-specific ordinances. (2013, Public Act 13-103). This Act indicates that the legislature believes breed discrimination is not good policy. Therefore, it makes sense to ensure that insurance companies may not participate in breed discrimination either.

A 2014 position paper released by the American Veterinary Society of Animal Behavior (AVSAB) highlights that dog breed is not a reliable indicator of a dog's potential for aggression.

"Any dog may bite, regardless of the dog's size or sex, or reported breed or mix of breeds." Dog bites are usually due to upbringing, learned behavior, fear, and lack of socialization (e.g. dogs kept as backyard "guard dogs").

Dog bite statistics that point to certain breeds are unreliable because, given so many dog mixes, it's often difficult to determine breed. "Identification is often made by neighbors, public officials, law enforcement, reporters, etc.—not necessarily by people who work with animals—and even those professionals may not know."

A friend of mine is having a huge issue regarding his dog being discriminating in the mobile park he is living in East Windsor, CT. The mobile park's manager told him to get rid of his dog or move because the insurance is not covering his dog breed. My friend is in such a distress right now and wants to keep his dog, which is part of his family!

For all being said, this discrimination is unacceptable!

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation.

Thank you,

Glaucia S. Lolli
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