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From: emily <emilyviandier@yahoo.com>
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To: INSTestimony
Subject: H.B.5361: An Act Concerning the Use of the Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies testimony

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February 6, 2015

Insurance and Real Estate Committee:

I'm writing concerning H.B. 5361: An Act Concerning the Use of the Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies. I am a resident of Connecticut, and am active in animal volunteer groups.

Allowing insurance companies to discriminate against certain types of dog breeds (ie. pit bulls, Rottweilers, terriers, etc.) is wrong. Many people have loving family pets that fall into the breed types discriminated against, and these dogs are as sweet and docile any Labrador or golden retriever.

I've personally known several people with pit bulls who could not live in the house/area they wanted merely because the homeowners insurance to insure their dog was just too much for them. While that's a sad situation, considering they had to choose between the home they wanted and their family pet, I've known two people who were put into even worse dilemmas. My father, for one, and a family friend, for two. Both my father and my friend are landlords, owning one multi-family apartment each. Over the last ten years, both have been put in the unfair and disheartening positions of having to turn renters away--renters who they otherwise would have loved to have, good people with good jobs, responsible and mature--all because the would-be renters had dog breeds that their insurance companies discriminated against by either flat out refusing coverage or raising the rates exponentially, if my father or my friend did decide to rent to these people. I've heard them complain bitterly many times about this. In one situation, my friend, after just turning away a lovely young couple with a pit bull (who he really wanted to be able to rent to, but could not because of their dog), had his apartment stay empty for months while he interviewed other potential renters. As a result of this unethical insuring practice, he lost months of income.

In an even more deplorable version of why discrimination against dog breeds is wrong, a few summers ago a woman friend of mine rescued an abused pit bull from a truly horrific ordeal. The dog had been left in a crate in a dingy apartment, covered in her own waste, with no food and water, and no socialization. Over the course of weeks, and lots of veterinary care, the dog was brought back to health, and it was found she was as caring and loving a dog as could be. About a month after she was rescued, my friend's landlord discovered she had been fostering this rescued pit bull without his permission. He didn't care about the dog being there (he allowed dogs) he cared that the breed *was a pit bull*. Due to the biased insuring practices of the insurance companies, the landlord was afraid he'd be in trouble with his insurance company for allowing a dog who was not specifically insured to stay in his apartments. The woman, not willing to part with the dog she had grown so fond of, a dog she rescued from certain death, had to leave. With nowhere to go, her and her dog ended up on various couches and camp grounds, until she could find another apartment. All because insurance companies are allowed to be prejudiced against specific dog breeds.

Please pass a bill that would prevent insurance companies from denying coverage and discriminating against breed specific dogs.

Thank you for your time,

Jamila HadjSalem