

Dear Insurance and Real Estate Committee Members:

This testimony is for the record, I realize HB 5361 has already been voted through the Committee.

I am a Chaplin, CT resident and wish to oppose HB 5361. This bill sets a dangerous precedent in that it seeks to single out dogs, among all known insurance risks, and to force companies to cover them regardless of whether the animals' breed class has shown an increased risk of serious injuries and fatal attacks on humans. To further insult the majority of *non-dangerous-dog-owning* home owners, and those without any dogs in the home, rates will be spread out among all of us. If this law passes, average homeowners and renters will be forced to subsidize those who choose to own statistically more dangerous breeds of dogs.

The legislature has absolutely no business dictating how private businesses decide their risk factors. I oppose the animal rights lobby in this state, which is attempting to force its own narrow agenda onto the majority. Prevention of animal cruelty is one thing -- promoting dangerous dogs in our neighborhoods is another. And this is exactly what the animal lobby is attempting to do with HB 5361.

There are many myths surrounding the topic of dog breeds and aggression. I worked as a professional dog trainer for 15 years and a total of nearly 30 years in animal shelter work. My opinion is shared by experts in the field, from ethologists to other dog trainers and even breeders. Genetics and breeding play the biggest role in determining how a dog will behave. Retrievers retrieve, beagles scent, pointers point and herders herd. The breeds being "protected" by special-interest laws like HB 5361 are primarily fighting breeds: pit bulls and, secondarily, Rottweilers. Both of these breeds kill and maim more people every year than ALL OTHER BREEDS OF DOG COMBINED. I am talking about horrific, agonizing deaths and maulings resembling bear attacks. Limbs are ripped off, faces ripped off, children have been decapitated. These dogs were bred to do this "work" -- they come from a long heritage of fighting to the death in a pit, for "sport." So it should come as no surprise when, out of the blue, instincts kick in and they kill someone. While most will not do this, no one can predict when it will happen, and it has nothing to do with "how they were raised." That is another myth -- about half of the fatal pit bull attacks in the past two years involved a well-raised and well-loved dog killing a family member, often its primary caregiver.

It's time for us to get our priorities in order. Fighting breeds of dog should have more safeguards, not fewer. Insurance companies should be able to determine their own risks. And I do not intend to subsidize someone else's choice to own a dangerous animal.

Liz Marsden
Chaplin, CT