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Sent: Monday, February 09, 2015 10:07 AM
To: INSTestimony
Cc: Rep. Kupchick, Brenda; amy.cva@gmail.com
Subject: HB 5361 An Act to End Breed Discrimination

Honorable members of the Insurance and Real Estate Committee,

I am writing to submit testimony regarding **House Bill 53671 An Act Concerning the Use of the Breed of a Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies.**

From 2006-2013 I lived in an apartment in New Haven and was the guardian of a female pit bull mix. I had a difficult time finding an affordable apartment in a safe neighborhood that would allow pit bulls. When I finally found the perfect place, I told my landlord I had a "lab mix" in order to be allowed to live there.

When I bought a home in 2014, I had an extremely difficult time finding affordable home owners insurance because all of the companies I contacted wanted to know what type of dog I had. Of the few places that would provide coverage, the cost of my homeowner's insurance policy was several hundred dollars more than a typical policy. I don't think this is fair.

This discriminates against dogs as well as their caretakers who do not have the income or financial resources to pay more to rent an apartment or purchase insurance to cover for certain breeds. As a result, these dogs may lose their homes and end up in a shelter or be euthanized. It is heartbreaking to see this happen to innocent animals who are in this situation through no fault of their own.

I urge you to support this legislation in order to protect these dogs and keep them in their families.

Thank you,

Mary Lawrence
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