

Testimony in Support of HB 5361

**AN ACT CONCERNING THE USE OF THE BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS
AND TENANTS INSURANCE POLICIES**

Susan B. Linker, Chief Executive Officer, Our Companions Animal Rescue

Volunteer and Advisory Board member of CT Votes for Animals
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I would like to thank the Insurance and Real Estate Committee for the opportunity to express my strong support of HB5361.

I was so delighted to learn that this bill was being introduced this session. My testimony is based on my professional experience as the CEO of an animal rescue organization and my personal experience with pit-bull type dogs.

There are three points I wish to make. First, in Connecticut shelters the majority of dogs that are in our municipal pounds are pit-bull type breeds and mixes. A large percentage of these friendly, loving, safe and beautiful dogs are unnecessarily killed each day in our state due to an overall breed bias, lack of facts and, at times, hysteria people have associated with the pit-bull type breeds. When Insurance companies ban certain breeds it further adds to this poor dog's plight of being disregarded for adoption. Insurance companies refusing to cover families with pit bulls greatly contributes to this breed types systemic problems.

Second, the term "pit bull" is often misunderstood. In fact, "pit bull" isn't a breed, but a term a variety of breeds with similar characteristics including the American Pit Bull Terrier, the Bull Terrier, the American Staffordshire Terrier, and the Staffordshire Bull Terrier. To have a black list or ban on this ambiguous definition of a certain dog is itself problematic. In fact, there are several tests showing photos of various breeds in which you're challenged to identify the "pit-bull" among them. Most people confuse lab mixes, boxers, mastiffs, cane corsos and even jack russell terrier mixes with "pit-bulls". Insurers ask dog owners to identify their pet's breed but the fact is most people don't know for sure what their dog's breed is.

Finally, the assertion that pit-bull type breeds of dogs pose a larger inherent danger to people and the public is not factual. The most recent comprehensive examination of dog bite data was published in the Journal of the American Veterinary Medical Association this past December. The researchers concluded that breed was not a significant contributing factor in fatal dog bites. The salient factors were things like the owner failing to neuter or spay their dog, the owner's abuse or neglect of the dog, lack of proper socialization, among other human caused factors.

This bill will build upon the HB6311 that was passed in 2013 that prevents municipalities from implementing breed specific ordinances. It would be a great honor to live in a state that also has ended breed discrimination by insurance companies well.

Thank you for allowing me this opportunity to testify on this important issue.

Sincerely,



Susan B. Linker
Bloomfield, CT 06002