

Testimony of Deborah McKeown
In 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
The Insurance and Real Estate Committee
February 10, 2015

As a volunteer at my local Animal Shelter, I have seen first-hand the detrimental effect this discriminatory practice has had on the adoption of shelter dogs, particularly pit bulls. Many more of these dogs would find responsible, loving forever homes if potential adopters weren't at the mercy of their homeowners insurance carrier. It is a cruel policy that leaves lives hanging in the balance. My own homeowner's carrier—Travelers--informed me that they would not renew my homeowners policy if I were to adopt a pit bull or any of their other black listed breeds.

To make a blanket determination based on breed is both ignorant and dangerous and should be stopped. Insuring a home and adopting a pit bull should not be mutually exclusive in the state of Connecticut. We need to remove this barrier to adoption and allow residents to choose the dog that best fits their family without having to worry about being dropped by their insurance company.

The current underwriting methodology is an unfair insurance practice that deems a dog dangerous based solely on its breed. Shouldn't risk evaluation take into account an insured's particular dog and not assume increased hazard due to a dog's breed? This practice needs to be stopped. I urge the committee to support House Bill 5361.

Deborah McKeown
19 Patrick Drive
Seymour, CT 06483
203-888-5370