My name is Valerie Morrell and I am from Guilford, CT. I am writing to you today in support of HB 5443.

I would like to thank the distinguished members of the Committee for the opportunity to express my personal support of HB 5443, *An Act To Limit the Use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies.*

I am a constituent in the 93rd district of the House of Representatives residing in Guilford, Connecticut. I am an active volunteer with Save One Soul Animal Rescue League, spending approximately 30 hours per week rehoming needy dogs, as well as educating our adopters on responsible pet care and training.

Breed discrimination by insurance companies is on the rise in the United States, as insurers are refusing to write homeowners' policies for people who own breeds that the insurance industry considers to be dangerous. Their decision making is based solely on the breed of the animal, not the individual characteristics of the particular dog. The classification of a dog as a "bite risk" is only a way to actuarially justify the insurers reason to increase premiums on the homeowner. Insurers exist to make a profit for their shareholders. They do so by minimizing risk which, in turn, minimizes claims paid out.

If we look at statistics, citing as example one published by The Journal of the American Veterinary Medical Association, this can give insight to some of the reasons that BSL could not be expected to work even if particular breeds could be identified as high risk. http://nationalcanineresearchcouncil.com/dog-legislation/breed-specific-legislation-bsl-faq/#sthash.oCvZxUqW.dpuf

Dogs have long been a social component to dog ownership, which makes breed discrimination all the more unreasonable. Domesticated animals, no matter what the breed, serve as a source of immeasurable joy and happiness to the families that love and care for them. Decision making on the part of the insurance companies should not be breed specific, only dog specific if a particular animal can be justified as at risk, such as bite history, and if the owner does not assume responsibility for the dog. As a very experienced dog owner/rescue coordinator, most of the time, the problem is not the dog, but the human, which deems Breed Discriminatory Legislation unacceptable. As such, please accept my support in favor of HB 5443.

Thank You,

Valerie J. Morrell
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Guilford, CT