



From: Bill Murphy <bill43mx@yahoo.com>
Sent: Monday, February 29, 2016 12:42 PM
To: INSTestimony
Subject: HB 5443

I am writing in support of HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES. I am a manufacturing department supervisor at J&J Precision Eyelet in Thomaston, Ct. and reside in Torrington, Ct. I am also the owner of three rescued pit bulls. Two of my dogs have passed the American Kennel Clubs "Canine Good Citizen" testing. The Canine Good Citizen Program is a two-part program that stresses responsible pet ownership for owners and basic good manners for dogs. One of those two has also passed the testing for the AKC "Community Canine" which is a more advanced program and is also a certified therapy dog who has worked with adolescents at a therapeutic day school in Connecticut. When we allow breed or "type" to be used as criteria for insurance coverage we lump good, well trained dogs owned by responsible owners in with the tiny percentage of dogs that we read headlines about. I am fortunate that, as I homeowner, I can purchase insurance from companies that do not discriminate by breed or type but instead treat each dog as an individual. Unfortunately there are many other pit bull owners who are renters and have no say in what company their landlord chooses for insurance. I am personally aware of cases where good family dogs were euthanized for no reason other than a landlord switching insurance and the dog, which had lived there for years without incident, suddenly being banned. In these cases the family is told "either the dog goes or you go" and if they cannot find a rent that does allow their dog they are faced with either being homeless or killing their family pet. It has been proven over and over that breed specific legislation does not reduce dog bite incidents and we have outlawed BSL here in Connecticut. It's time to extend that logic to the insurance industry and stop punishing responsible owners and well behaved dogs.

Thank you for the opportunity to address this issue and for taking the time to read this email.

Sincerely,

Bill Murphy