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From: Huckel, Carlin M. <huckelc2@southernct.edu>
Sent: Tuesday, March 01, 2016 3:55 PM
To: INSTestimony
Subject: Please SUPPORT HB 5443, AAC The Use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies

Dear Co-Chair Crisco, Co-Chair Megna, and Honorable Members of the Insurance and Real Estate Committee, Please SUPPORT HB 5443, AAC The Use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies.

Connecticut state law (PA13-103) prohibits municipalities from passing breed-specific ordinances, reflecting a strong acknowledgement by policymakers of the fact that community management of dogs has nothing to do with breed. Breed identification is unreliable and subjective, as physical features are not an indicator of breed. Further, dog bite data is inconsistent, unreliable, subjective and not widely available. There is no national reporting system for dog bites and context surrounding the incident is rarely included. Many groups have spoken out against breed discrimination, including the Humane Society of the United States and the American Veterinary Medical Association.

Maryland, Michigan, Pennsylvania, and Virginia have enacted statutes prohibiting breed discrimination by insurance companies when issuing policies. Maine, New York, Rhode Island, and West Virginia are all considering legislation to prohibit insurance companies from denying or cancelling policies based on the applicant's ownership of a particular breed of dog. In total, 17 states have outlawed general breed discrimination (CT, MA, RI, NY, ME, CA, CO, FL, IL, MN, NJ, OK, PA, TX, VA, NV, SC, SD, UT).

Approximately 44% (or 54.4 million) U.S. households own at least one dog. This represents a significant potential customer pool for insurance companies. Rather than arbitrarily defining breeds of dogs to target for insurance policy refusal or cancellation, insurance companies should instead identify individual dogs that have a history that may predict their likelihood of being dangerous in the future. Connecticut state law already contains breed-neutral provisions to regulate dogs who exhibit dangerous behavior, which is essential in responding to reported incidents and preventing future ones from occurring (e.g., CGS 22-364, CGS 22-357).

Passing HB 5443 and prohibiting insurance companies from excluding dogs based solely on breed is prudent economic and social policy.

Thank you for your time and consideration.

Yours truly,
Carlin Huckel

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