

From: contact@ctpitbull.org
Sent: Wednesday, March 02, 2016 3:48 PM
To: INSTestimony
Subject: Testimony - Bill HB 5443

I would like to thank the Committee on Insurance and Real Estate for the opportunity to express my 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 the founder of Connecticut Pit bull Resources, an owner advocacy group in our state. One of the primary issues that we work with is the difficulty pit bull owners have in finding rentals that will accept their dogs. In fact, we have an entire page dedicated to the issue, which I hope you will take a moment to browse (ctpitbull.org/insurance).

I first recognized this problem while volunteering with a local dog rescue. A disproportionate number of owners seeking to surrender their dogs were pit bull owners, who gave the reason as "moving; unable to find rental that will allow my dog." After looking into the issue and trying to find out why so many landlords refused to rent to owners of pit bulls, I discovered that in the overwhelming majority of cases the landlords themselves had no personal issue with these dogs. Instead, their insurance companies prevented them from allowing pit bulls.

It is becoming more and more widely recognized that when communities ban or restrict ownership of certain breeds (breed specific legislation, or BSL), it does not reduce the number of bites. Communities are responding by repealing existing BSL, and 19 states, including Connecticut, have made BSL illegal. Just today, another community in Ohio (there have been several recently) overturned their BSL.

(http://www.cleveland.com/brecksville/index.ssf/2016/03/brecksville_removes_pit_bulls.html).

However, the insurance industry is continuing to use a breed-based model to determine eligibility for coverage, ignoring what countless studies and communities have found: any dog can bite, and responsible ownership is key to reducing bites in communities. Instead of using a dog's breed, there are three simple questions an insurance company (and

landlord) can ask which can identify potentially dangerous dogs:

1) Is the dog spayed/neutered?

- Intact (unneutered) male dogs were responsible for 84.4% of dog bite fatalities in the US between 2000-2009, according to research cited by the American Veterinary Society of Animal Behavior (AVSAB).

2) Where does the dog spend the majority of its time?

- Dogs who do not benefit from daily human interaction and spend most of their lives in isolation, such as in a yard, on a porch, or tethered, (often called "resident dogs") were responsible for 76.2% of dog bite fatalities in the US between 2000-2009, according to research cited by the AVSAB.

3) Has your dog ever bitten anyone?

- In 37.5% of dog bite fatalities in the US between 2000-2009, the owners knew the dogs were dangerous or had allowed them to run loose and/or repeat potentially dangerous behaviors, according to research cited by the AVSAB.

All statistics cited above can be found at:

http://avsabonline.org/uploads/position_statements/Breed-Specific_Legislation-download-_8-18-14.pdf

In my years in rescue, and now owner advocacy work, I have spoken to countless individuals who have been affected by the current breed-based insurance model used by most insurers. Just this week a woman reached out to my organization to tell us that, despite having always paid her rent on time, and having had her dog for 7 years without incident, she is being evicted because her dog is a pit bull—and she cannot find another place to live. Last year we worked with a single mother of two children who was faced with eviction because her landlord had switched insurance policies, and pit bulls were no longer welcome. She ended up euthanizing her dog because she could not find a safe place to live that would also accept her dog, and she could not find another home for him.