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**Testimony Concerning HB 5443
Insurance Committee, Mar 3, 2016
Christine Kaminski**

I would like to thank the Insurance Committee for the opportunity to express my support for HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

I've had problems with getting home insurance going back many years. About 16 years ago, I thought my home insurance bill (with Nationwide) was too high and decided to shop around for another policy. I called several agents and was told by each of them that I couldn't get a policy because one of my two dogs was a pit bull mix. The other dog was a beagle, and neither of the dogs had ever bitten anyone. I gave up and decided I had no choice but to stick with my current policy.

Then three years ago I noticed that the cost of my insurance policies was going up at an alarming rate. My auto policy cost had increased 41% in 4.5 years, and my home insurance had increased 42% in 4 years. I wrote to them asking for an explanation but did not receive a reply, so I decided to try again to find a new company.

I now had two pit bull mixes, both with no history of biting. I applied to several companies using on-line tools that would submit a quote request to several companies at a time. I also spoke to a couple of independent insurance brokers. It was a repeat of my previous experience. All said no, even when I offered to either pay a higher rate or exclude the dogs from the policy. I had read on dog sites that my best chance was with State Farm. The first agent I called did not return my calls, leading me to wonder if I had any options at all. Luckily I tried another State Farm agent. He came to my house, met the dogs, and wrote me a new policy.

I was very lucky with the agent I found, but on the whole I think the process is arbitrary and unfair. I live in Bridgeport where there are many pit bulls, and I asked one of the independent agents how all those people got insurance. He said most people lied, and advised me to do the same. I did not want to do that because I thought that might be cause for invalidating the policy in case I ever needed it, in a storm for example.

Living without home insurance is not an option for me because I still have a mortgage. When company after company can turn you down even when you are willing to exclude the dogs from the policy, that is too much power over people's lives.

Please pass House Bill 5443.

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