



**From:** Colleen Hainsworth <angelpaws@mail.com>  
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**To:** INSTestimony  
**Subject:** HB 5443

**Testimony Concerning HB 5443  
Insurance Committee 3/3/2016  
Colleen Hainsworth  
Owner of  
Angel Paws Dog Grooming & Spa  
214 Main St.  
Branford, CT 06405**

I would like to thank the Insurance Committee for the opportunity to express my support of HB 5443 the act to allow dog breeds to dictate coverage for insurance.

I am a Dog Groomer, I have been grooming dogs for over a decade and Breed alone cannot dictate behavior. There are so many factors that go into an animals behavior, much like people. My parents are realtors. Housing prices in CT are so high they are nearly unaffordable and there are too many people denying housing to people for arbitrary reasons. If pet ownership becomes another reason to deny families a place to live we will fill our shelters and cause more strays stressing the municipal economies.

Dogs provide an emotional comfort and have been proven to release endorphins that increase balance and well being in their family members. Dogs provide protection (diverting would be intruders with their bark) better than any firearm. An animals alertness to small changes in environment assist in keeping us safe on many levels. Their loyalty saves us from loneliness and depression.

Here are a few of my good friends that might trigger some of the ridiculous fees that the insurance industry will try to justify.



Zoey

Carly

Stoli



Wimpy



Bruin

Zoey is a Pitbull (an American Bulldog- no one knows the difference)

Stoli is a Siberian Husky

Carly is a German Shepherd

Wimpy is a Chinese Sharpei (Chinese Military dog)

Bruin is a Chow Chow (another Chinese Military dog)

All these dogs would be considered vicious by breed and society standards- but these lovable goof balls are the best kissers and snugglers and have families that love them and treat them very well.

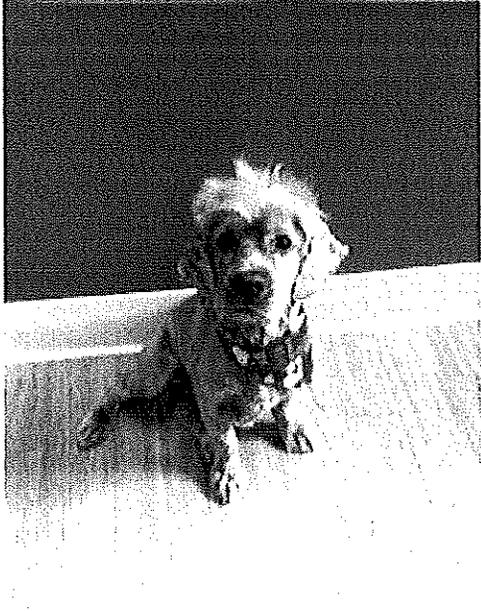
These guys:



Lola

Buddy

Lilly



Kawphy

Lucky

Oliver

Are statistically more likely to bite and less likely to be reported. But you would look foolish to be afraid of such a small animal, right?

While going forward with HB5443 please be sure that the industry doesn't remove the "Good Dog" training incentives. Many home owners and renters insurance policies offer a discount if the dog is certified at a K-9 Good Citizen or has professional training.

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation.

Thank you,  
Colleen

Colleen Hainsworth

Angel Paws Dog Grooming & Spa  
214 Main St.  
Branford, CT 06405  
203.494.9930  
[AngelPaws@mail.com](mailto:AngelPaws@mail.com)  
[www.AngelPawsDogSpa.com](http://www.AngelPawsDogSpa.com)