

**Testimony Concerning HB 5443, AN ACT CONCERNING THE USE OF BREED OF
DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS
INSURANCE POLICIES for hearing on Thursday March 3rd**

Deb Soricelli

Shelter Volunteer and former Shelter trainer and enrichment coordinator

I would like to thank the Insurance Committee for the opportunity to express my support of HB5443 concerning the use of breeds for insurance policies.

Having worked at a shelter, I have seen first-hand how heartbreaking being denied for insurance can be for owners – dogs end up in the shelter. Neither the family or the dog wins in this situation. I've also seen great matches for pets and families not happen because the family couldn't find insurance to cover the breed they wanted. What's even worse is that especially for shelter dogs, the breeds are total guesses. We did DNA testing of a couple dogs at the shelter I worked at and the dogs came back as breeds that were nothing near what we guessed they were. What typically happens is a short dog with muscles is considered a pit bull and then a problem with insurance can arise. Luckily, I have an insurance company that goes with the 'no bite history' – in other words the breed of the dog, regardless of what it is, doesn't matter unless the dog has a bite history. This type of underwriting makes sense – a dog with a problem should be viewed differently from a dog with no history of a problem. When I was working as a trainer, I also came across insurance companies that required a dog attend a training class and they be given the certificate of completion. That too is understandable as a good alternative to what I would term breed discrimination.

So, I hope with this bill you will follow Connecticut's lead with the law that prohibiting municipalities from adopting breed-specific ordinances. (2013, Public Act 13-103). This Act indicates that the legislature believes breed discrimination is not good policy. Therefore, it makes sense that insurance companies not participate in breed discrimination either. Furthermore, A 2014 position paper released by the American Veterinary Society of Animal Behavior highlights that a dog's breed is not a reliable indicator of a dog's potential for aggression. "Any dog may bite, regardless of the dog's size or sex, or reported breed or mix of breeds." Dog bites are usually due to upbringing, learned behavior, fear, and lack of socialization (e.g. dogs kept as backyard "guard dogs").

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

Thank you,

Deb Soricelli

Milford, CT