

From: dodici . <dodici4343@gmail.com>
Sent: Monday, February 29, 2016 11:46 AM
To: INSTestimony
Subject: HB 5443: AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

Testimony Concerning HB 5443

AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

From: Denise Cassano, Volunteer at Danbury Animal Welfare Society

I would like to thank the the Insurance Committee for the opportunity to express my support of HB5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

I Am FOR this legislation for many reasons.

- Having worked with homeless animals for over 6 years, I have seen **hundreds** of wonderful, friendly dogs denied a forever home because of the homeowners insurance policy. There was absolutely nothing wrong with the dog. I stood there and watched potential adopters cry because they couldn't take home their dog, who again, DID NOTHING WRONG. Most times we get dogs in the shelter because humans make bad decisions or they have life changes which preclude them from having a dog. It is not the dog's behavior.
- The American Veterinary Society of Animal Behavior, in a 2014 position paper, made clear that "Any dog may bite, regardless of the dog's size or sex, or reported breed or mix of breeds." Breed doesn't matter.
- Connecticut has already enacted a law 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 to ensure that insurance companies may not participate in breed discrimination either. Please try to be consistent with your legislation.**
- In 6 years working with all types of dogs, I was bitten once: *by a chihuahua.*
- Bottom line: It doesn't matter what breed a dog is.
- If insurance companies are allowed to use breed discrimination, it will take more **taxpayer money** to take care of more dogs in shelters, and yes, more dogs will be euthanized. We are taxed enough in CT and are in a deep deficit. We need people to be able to adopt dogs.

Stop selling out to insurance companies!

Please pass this bill, which will prohibit insurance companies from using dog breed as a factor in the cost or availability of insurance in Connecticut.

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

Thank you,

Denise Cassano

New Fairfield, CT