

**Testimony in support for HB 5443**

**Insurance Committee, March 3, 2016**

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I would like to express **support for HB 5443** AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

Insurance companies certainly should be able to evaluate a policyholder's risk when they own a dog. Dogs can cause serious damage to both people and property. And there are empiracle ways to determine a dog's propensity to bite: Is it an un-neutered male? Is the dog tied outside? Has it been socialized? Does the dog have a history of biting? Did it come from a back yard breeder?

Conversely: Has the dog been sterilized? Has the owner brought the dog to obedience classes? Is the dog treated humanely? Did it come from a reputable shelter? Those are some of the questions insurance agents SHOULD get the answers to, and NOT make a coverage determination based on something as variable, inaccurate and hard to prove as "breed!"

I have seen big, fearsome looking German Shepherds with sharp teeth gently guide their blind owners around the city of Hartford. I have seen dogs that sure look like Pit Bulls doing pet therapy, snuggled up against children learning to read or on their backs getting belly rubs from high school students.

Connecticut has already enacted a law prohibiting municipalities from adopting breed-specific ordinances. (2013, Public Act 13-103) so it's clear that the legislature and people of Connecticut believe breed discrimination is not good policy.

Please make sure that insurance companies work a little harder to accurately evaluate a dog's risk for the right reasons and not breed, the wrong one.