

From: Giordano, Janice Bowen <Janice.Bowen@UnitedAluminum.com>
Sent: Monday, February 29, 2016 11:30 AM
To: INSTestimony
Subject: In favor of H.B. 5443 AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

We am writing to ask you to support H.B. 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

As you know, Connecticut already prohibits cities from breed-specific ordinances. The law prohibiting this was passed because most people realize breed discrimination does not work to solve any problem, but it does create many problems for loving pet owners, innocent dogs, shelters and rescues. Ensuring that insurance companies can not discriminate against any breeds is the next necessary step.

As noted by the American Veterinary Society of Animal Behavior, breed is not a reliable indicator of potential aggression. Most dogs bite only when absolutely necessary or due to fear, lack of socialization or upbringing. Many dogs in Connecticut are of such mixed parentage that it is impossible to know what they are anyway, yet the can be given a "bully breed" label by anyone based on appearance. I have heard vets say many times that they could only describe a dog as a "mutt" because it probably was a mix of many breeds.

We have rented properties and due to fear of insurance dropping us, we have passed by tenants that really needed someone to accept them and their pets, that we believed would be good tenants. This ways on us strongly as we will always wonder if those animals ended up euthanized because we did not accept them. We believe no one should be discriminated against, and that includes animals.

We are very strongly in favor of this bill, and appreciate your support,

*Janice Bowen Giordano
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