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To: INSTestimony
Subject: HB5443

**Testimony Concerning HB5443
Insurance Committee 3/3/16
Laura Fusina
Adopt-A-Dog volunteer**

I would like to thank 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 strongly against the use of breed type to UNFAIRLY discriminate against so-called "bully breeds."

The American Veterinary Society of Animal Behavior highlights that dog 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").

Dog bite statistics that point to certain breeds are unreliable because, given so many dog mixes, it's often difficult to determine breed. "Identification is often made by neighbors, public officials, law enforcement, reporters, etc.—not necessarily by people who work with animals—and even those professionals may not know."

No dog is inherently mean. A dog's aggression or lack thereof is reflective of the owner. Gentle, innocent animals should not be destroyed simply based on breed. Some of the gentlest dogs I have known are so-called "bully breeds" while some smaller dogs act quite aggressively.

Please, help prevent insurance companies from using this completely unfair metric to discriminate against certain breeds.

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

Thank you,

Laura Fusina
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