

Testimony Concerning Bill HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

Thursday March 3, 2016

I would like to thank the Insurance and Real Estate 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. To limit the use of breed of dog as an underwriting factor for homeowners and tenants' insurance policies.

As an owner of an adopted rescue dog I would like to urge you to support this bill. We want to adopt other dogs but have been told by our insurance company that if we adopt any of these breeds we would lose our insurance coverage. Here is what we were sent from our insurance agent.

Here is the listing of dog breeds that are ineligible to cover on your Travelers policy:

Ineligible breeds: Akita, Alaskan Malamute, American Bull Terrier, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Any wolf hybrid and/or any mix of any of these breeds.

It is absolutely ridiculous that we are limited in what breeds we can own. We are responsible dog owners who train our pets and monitor their activity. How would anyone even be able to tell what breed our dog is? He is supposed to be a pure Red Bone Coon Hound. We live in fear that if our pet ever did bite that the insurance company could do genetic testing on our pet and find one of the banned breeds in his gene pool and would deny coverage. I would say that just about every dog out there is ineligible for insurance coverage under these rules, especially the last line.

I suggest the committee go to any of these websites and identify the pit bulls or other banned dog breeds. Pits

have gotten a bad rep due to the irresponsible owners who breed them for certain qualities. Qualities that I think are actually trained into their dogs for them to act in a certain way.

<http://stopbsl.org/bsloverview/impossibleid/>

<http://www.examiner.com/slideshow/can-you-identify-the-pit-bull>

<http://www.pickthepit.com/>

Each dog needs to be judged on its own merits, no matter what breed it is and unless you genetically test (who knows how accurate that even is) every dog, you have no way to know what breed they are just by looking at them. And, even if a dog's DNA includes a banned breed it is in no way an indicator of whether or not they will be a problem. I have seen dogs from German Shepherds to Miniature poodles that are terrifying yet those breeds are not targeted. Ignorance about animals in general helps feed the misconceptions of the dangers of most dogs.

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation. I would go one step further and not just limit the use of the breed as an

underwriting factor, but to remove all mention of dog breeds from insurance policies except that coverage for any bites would be covered under the liability portion of such policies, just as any other accident is covered.

Thank you,

Margaret Budny, New Hartford, CT 06057
Homeowner and Dog Owner