

FTR

February 29<sup>th</sup>, 2016

To whom it may concern,

I'd like to offer Testimony Concerning HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES being discussed in a public hearing in Hartford, CT on Thursday March 3<sup>rd</sup>, 2016.

My name is Patty Ricci-Chervin and I am a long-time volunteer with the CT Humane Society, a supporter of a variety of rescue groups, as well as a member of CT Votes for Animals. I am also an 18 year resident of Connecticut and a homeowner with dogs. I've worked in Greenwich, CT for over 30 years as a marketing professional.

I would like to thank the COMMITTEE for the opportunity to express my support of HB 5443.

I understand this bill would prohibit insurance companies from using dog breed as a factor in the cost or availability of insurance in Connecticut. We are most thankful to Rep. Brenda Kupchick (R) from Fairfield for introducing this important legislation!

- As a volunteer at CT Humane in Westport, CT, I see so many dogs of every breed come through the doors in the hopes of being adopted. Sadly many of the bully breeds tend to languish in the shelter unnecessarily due to concerns about the dogs' temperaments and also insurance issues. We have a very high adoption rate happily but it often takes a LOT of extra effort and education on the part of our adoption counselors to achieve a comfort level with first time adopters of bully breed dogs. Unfortunately on many occasions we hear a family lament that although they agree a certain bully breed dog is a good fit for their family they are hesitant due to concerns over being penalized with regard to homeowner's insurance. We've even had dogs returned to the shelter, our greatest fear and disappointment, because a homeowner was threatened with loss of coverage if the dog remained in the home. This is a lose/lose situation. A family is forced to make a heart wrenching decision and we have a dog that is thrust back into the system, confused and stressed.
- I've done immense research over the years and there is no compelling evidence that a dog's breed is a reliable indicator of their capability to bite or to be aggressive. That is more directly associated with poor training, lack of socialization, and ignorance.

Thank you for giving me an opportunity to testify and I do hope you will strongly support this most important piece of legislation. It's not simply the families that will benefit but the animals we hold so dear. They deserve every bit of help and compassion we can extend.

Thank you,

Patty Ricci-Chervin  
Norwalk, CT