

From: ssschrader@comcast.net
Sent: Wednesday, March 02, 2016 1:54 PM
To: INSTestimony
Subject: House Bill 5443

I am writing to urge the support of House Bill 5443, which would prohibit insurance companies from establishing minimum premiums, canceling, refusing to renew, or refusing to issue a homeowners insurance policy based solely on the breed of dog owned by the insured or applicant.

I strongly believe that it is not the breed that is bad or problematic. It is the owners who do not train their dogs well who are the problem. Insurance companies should determine coverage of a dog-owning household based on a dog's deed, not its breed.

In fact, insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft. Recently my 96 year old mother inadvertently (and unbeknownst to me) called 911. When the police responded, both of my dogs (German Shepherd and Cocker Spaniel) barked and barked, warning me that there were people approaching the house. The officers were able to enter safely, because I have trained my dogs to behave appropriately. The officers commended me on having the dogs, and on their behavior.

Please be in favor of House Bill 5443.

Thank you,
Sandi Schrader
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