

From: Phil Guidry <pmg@akc.org>
Sent: Wednesday, March 02, 2016 10:22 AM
To: INSTestimony
Subject: Support Raised Bill 5443 – Preventing Insurance Discrimination Based on Dog Breeds
Attachments: AKC letter of support HB 5443 of 2016 insurance pbsl letter.pdf



**AMERICAN
KENNEL CLUB**

Wednesday, March 2, 2016

Re: Support Raised Bill 5443 – Preventing Insurance Discrimination Based on Dog Breeds

Dear Co-Chairman Crisco, Co-Chairman Megna, and Members of the Insurance and Real Estate Committee:

On behalf of the American Kennel Club (AKC) and the thousands of responsible dog owners in Connecticut, I respectfully ask that you support Raised Bill 5443, which will protect the rights of responsible dog owners by ensuring that insurance companies do not discriminate based on the breed of dog a client owns.

The AKC represents 57 kennel clubs in Connecticut, comprised of thousands of responsible dog owners and breeders. In 2014 alone, the AKC licensed and sanctioned 233 dog events in Connecticut, in which more than 28,900 dogs participated. These events generate significant revenue for local Connecticut communities. In addition, it is estimated that responsible Connecticut dog owners spend millions of dollars on their dogs every year on dog food, grooming, veterinary services and other basic dog care.

Raised Bill 5443 protects the rights of responsible Connecticut dog owners by prohibiting 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. Further, the bill allows for additional non breed-specific criteria to be used by insurers in issuing policies.

The American Kennel Club agrees that a better approach to assessing risk in a dog-owning household considers a dog's deeds, not its breed. If a dog is a well-behaved member of the household and the community, there is no reason to deny or cancel coverage. In fact, insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft.

Supporting Raised Bill 5443 protects responsible dog owners from this discrimination, while ensuring that *all* dog owners are held accountable for their pets, regardless of what breed they choose to own.

Thank you for your consideration. Please do not hesitate to contact us if you have any questions.

Sincerely,

Sheila Goffe

Director of Government Relations

PMG