

**From:** Steve Basson <bogeybassn@cox.net>  
**Sent:** Thursday, March 03, 2016 3:42 PM  
**To:** INSTestimony  
**Subject:** RE Breed Specific Insurance

It has come to my attention there is a bill under discussion over breed specific insurance. Interesting concept, but unfortunately it is "more wrong than right". There are BAD OWNERS.....not bad dogs. Granted these bad owners tend to buy larger breed dogs, which is where the negative publicity comes in. But I've seen many small dogs bite children because there is a false sense of security w small dogs. It just doesn't get in the news as much.

Please restructure this bill. It makes no sense at all. I am a retired actuary on the P&C side, and totally believe ones premium should be in concert with the risk(s) they present. But this is penalizing many GOOD dog owners, and most owners are good. This is UNFAIR discrimination, and against the precepts of insurance.

If someone has had an "Incident", then they need to be penalized. They should be penalized in the same way as a DUI for example. THEY should pay more, and I shouldn't have to subsidize them. If someone has a "dog bite" incident, they should expect to pay more for Homeowners insurance. If they can't afford it they will get rid of their dog. While that creates other problems, it is the right solution.

Regards

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