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Testimony Concerning HB 5443

Insurance Committee, March 3, 2016

Sue Torres

Homeowner, Dog Owner, Animal Rescue Volunteer (Kenway's Cause and Furry Friends Foster and Rescue)

I would like to thank the Insurance 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.

Five years ago, I adopted a severely traumatized, likely abused pit bull dog from a shelter. I had never owned a previously and have to admit I had my own reservations based on the stories I read. However, what I learned from this dog is that love knows no species or breed. My dog Mickey is the sweetest, most loving dog I have ever owned and I have had some wonderful dogs in my life. Because of my experience I feel the need to defend dogs like him. Aren't we all deserving of a chance?

When it came to Homeowner's Insurance, I chose to be honest about the type of dog I had and contacted my agent in search for a policy. He works with over 30 companies and not a single one would even consider offering me insurance. I had to search on my own and did find ONE company that does not discriminate – State Farm.

As a volunteer, I also see the number of bully breed dogs that sit in shelters and cannot be adopted because of insurance restrictions, especially by those who rent and have to go by the insurance requirements of their landlord. I have found that it is usually not the landlords who discriminate but rather the insurance companies.

So many dogs die needlessly because of insurance discrimination. I believe that as with people, dogs should be evaluated on an individual basis. There are thousands of "dangerous breed" dogs that have never been anything but loving family pets.

I have also found that irresponsible ownership is universal regardless of breed. I see unleashed dogs roaming the neighborhood all the time despite leash laws. I see my dog get run at by such dogs on the street and knowing how fearful my dog is I always have to protect him. However if there was an incident precipitated by another unleashed dog I know my dog would be blamed just because he is a pit bull.

It is time to stop blaming the dogs and encourage responsible ownership, spay/neutering of pets, enforcement of leash laws, training, education etc. to decrease the incidence of dog bites. Insurance companies should be part of the solution not part of the problem.

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation.

Thank you,

Sue F. Torres

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