Testimony in Support of HB 5443

AN ACT CONCERNING THE USE OF THE BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES

Valerie Friedman, Board Chair, Our Companions Animal Rescue

I am grateful to the Insurance and Real Estate Committee for allowing me to express my strong support of HB5443. My testimony is based on personal experience with pit-bull type breeds, who represent the vast majority of animals in CT's municipal shelters, with high euthanasia rates.

These dogs find themselves in this unfortunate situation for many reasons. Inability of the owners to get insurance and bias among landlords are among the most common. That causes people who are moving to "dump" their dogs and makes it far less likely that they will be adopted, which results in euthanasia.

But what is a pit-bull type breed anyway? Stereotyping is based on the animal's look, but there is no such breed. The term is loosely used to cover a variety of breeds with similar characteristics. In fact, when these dogs are DNA tested, results generally show that their genetic make-up is made up of many breeds, and not one specific breed. That is also the case when DNA testing dogs that don't look at all like what people consider a pit-bull type; they often show DNA from breeds with characteristics more like what is considered the pit-bull type.

It is obvious that there is no fair and accurate way to define which category of breed falls into the category in question as an underwriting consideration.

Whether an animal is dangerous is far more dependent on factors such as whether it has been neutered or spayed, the treatment of the dog by its owner(s), and how well the animal has been socialized. These are factors that humans control. It is less about the undefined breed of the dog than about the responsible behavior of the owner that the insurance companies should consider as an underwriting factor.

I appreciate the opportunity to express my view on this important issue.

Yours truly,

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