

## Insurance and Real Estate Committee JOINT FAVORABLE REPORT

**Bill No.:** HB-5368

AN ACT ESTABLISHING A TASK FORCE TO STUDY THE USE OF BREED OF  
DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS INSURANCE

**Title:** POLICIES.

**Vote Date:** 3/10/2020

**Vote Action:** Joint Favorable

**PH Date:** 3/10/2020

**File No.:**

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### **SPONSORS OF BILL:**

Rep. Craig C. Fishbein, 90th Dist

### **REASONS FOR BILL:**

The bill was brought about to help home owners who own dogs that insurances consider a dangerous breed. The home owner's insurance companies would deny, cancel or increase their premiums based on what breed of dog the home owner had. The bill seeks to create a task force to study this and suggest legislation for the legislature.

### **RESPONSE FROM ADMINISTRATION/AGENCY:**

State Representative Craig C. Fishbein supports the bill as homeowners are being denied or even subject to higher premiums based upon what breed of dog they own. The representative argues that insurance is a process that should not be subject to discrimination and we should not permit it in the underwriting process.

State Senator Rob Sampson opposes the bill as numerous studies have already been conducted on this subject. Dog bites count for one third of all home owner liability claims of which a majority come from a small subset of dog breeds. The senator believes that the insurance companies have the right to charge whatever they want for the coverage of these animals.

### **NATURE AND SOURCES OF SUPPORT:**

Steve Basson, South Windsor, CT supports the bill and believes there should be science behind it and believes the taskforce should be diverse in its membership. Including people such as Veterinarians, dog trainers and dog groomers.

Paul Brady, Leslie Newing, Debra Strikland, Joanna Salvatore, Jackie St. Peter, Rodican, CT supports the bill as insurance companies should focus on the breed not on the dogs and what they have done. This will shift the focus to their owners and how well trained the dog is.

**Elizabeth Marsden, Chaplin, CT** supports the bill as they hope it would study dog's aggressiveness and place legitimate restrictions on dog breeds that are known to pose a threat to people

**Kim Pisani, Wallingford, CT** supports the bill because they were notified that they would no longer be covered on their home insurance due to owning 2 pit bulls. He argues the current banned breed list is forcing no choice in selection of insurance carrier and this is also condemning many dogs to death that could be getting homes.

#### **NATURE AND SOURCES OF OPPOSITION:**

**Julie Wall, Rochester MN** opposes the bill as they believe the neighborhoods are safer when pit bull attacks are not covered by insurance companies. They also state they don't want to pay higher premiums to cover for other people dangerous pet breeds.

**Joy Avallone, General Counsel, Insurance Association of Connecticut** opposes the bill as an estimated 4.7 million people are bitten by dogs in the U.S each year. Certain breeds of dogs have been shown to be involved in injury or fatal attack then others. If this bill is passed, they argue they will lose the flexibility to choose themselves what they as insurers consider to be dangerous and non-dangerous dog breeds.

**The American Prosperity Casualty Insurance Association** opposes the bill as they believe the task force is unnecessary as there have already been several studies done. They argue common sense tells any dog bite is bad but certain dog breeds may be more dangerous than others. They therefore want to leave it up to the individual insurance companies not the state to decide what dog breeds are allowed and what are black listed.

**The American Kennel Club** opposes the bill as they are concerned that the bill as written does not provide any guarantee that the taskforce will encompass actual stake holders that consider the views of the dog owners.

**Reported by: Lawrence Sanchez**

**Date: 04/01/2020**