



Statement of

Jo-Anne Basile, Executive Director

CT Votes for Animals

In Support of

HB 6635, AN ACT CONCERNING DOG BREED INSURANCE UNDERWRITING

Before the Insurance & Real Estate Committee

February 16, 2023

Co-Chair Senator Cabera and Representative Wood, Vice Chairs, Ranking Members and Honorable Members of the Insurance and Real Committee

CT Votes for Animals is a grass roots animal advocacy organization. CVA is dedicated to improving and protecting the lives of all CT animals by championing legislative changes at the CT General Assembly and mobilizing animal supporters in every legislative district of the state.

CT Votes for Animals strongly supports HB 6635, Concerning Dog Breed Insurance Underwriting. Revising these policies is long overdue and we thank Representative Tammy Nuccio for bringing this bill forward.

In 2013 the CT General Assembly enacted a non-discrimination policy concerning dog breeds in towns. The General Assembly looked at the data at the time that showed there is little correlation between dog breed types and aggressive or troublesome behavior. They also understood that discrimination policies against certain dog breeds might result in an indirect discrimination policy against their human guardians.

Fast forward ten years and what was known then has not changed today, there is just more accumulated data confirming the fact that breed discrimination policies used by insurers are not based in fact. The insurance industry is relying on antiquated and arbitrary biases against any number of dog breeds. Even though there is no scientific evidence or actuarially supported data to prove certain dog breeds are inherently more inclined to bite than other breeds the insurance industry has adopted these dog breed lists to the detriment of a large segment of the population. As a result, there are countless situations where homeowners or renters are faced with the option of excessively high premiums, no insurance coverage or relinquishing their cherished pet.

The National Association of Insurance Commissioners (NAIC) has written a template for moving breed discrimination policies into the 21<sup>st</sup> century. And HB 6635 offers insurance companies the out they need if there dangerous dog history data is provided on a specific dog.

In the not so distant past Hartford CT was known as the insurance capitol of the world. For a brief moment, we can reclaim that title by enacting HB 6635. The policies embodied in HB 6635 are long overdue and are right for CT. CVA strongly supports HB 6635 and urges the committee to move the bill forward. It is an opportunity for the Assembly to allay the fears of thousands of dog owners trying to insure their home.



Testimony from Susan B. Linker

Board Chair CT Votes for Animals and Chief Executive Officer, Our Companions Animal Rescue

**Testimony in HB 6635 –AN ACT CONCERNING DOG BREED INSURANCE UNDERWRITING.**

Dear Honorable Members of the Insurance and Real Estate Committee, I would like to thank the Committee for the opportunity to express my strong support of HB6635.

Housing issues are a leading reason why dogs are relinquished to shelters and animal rescues. And a frequent connection to the problem is the inability to obtain homeowners or renters insurance all because of outdated policies that discriminates against certain dog breeds.

Any insurance policy that excludes or raises costs based purely on breed is unfair and unenforceable. Short of doing a DNA test on every dog, there is no way to identify the exact breed. Most people confuse lab mixes, boxers, mastiffs, cane corsos, and even Jack Russell terrier mixes with “pit-bulls.” Insurers ask dog owners to identify their pet's breed, but the fact is most people don't know for sure what their dogs' breeds are. The consequences of these discriminatory policies is that the homeowner is left with the option of having no insurance, paying additional premiums or relinquishing their beloved pet.

HB 6635 is sorely needed. It will stop insurance companies from trying to single out dogs with certain physical characteristics which have nothing to do with the dog's temperament and the related exposure they may create for insurance companies.

I hope you will support this bill. It would be a great honor to live in a state that ensures that families and their pets are treated equally and fairly by insurance companies.

Thank you for allowing me this opportunity to testify on this important issue.

**Name:** Karen Laski

**Title:** Advisory Board member

**Organization or Agency:** CT Votes for Animals

**Topic:** HB06635 - AAC DOG BREED INSURANCE UNDERWRITING.  
Supports

**Testimony:**

Support House Bill 6635 Dog Breed Insurance Underwriting

Dear Honorable Members of Insurance and Real Estate Committee,

Please vote to let House Bill 6635 out of Committee to help people who adopt dogs to afford home owners insurance.

Thank you,

Karen Laski

Manchester

**Name:** Linda Pleva

**Title:**

**Organization or Agency:**

**Topic:** HB06635 - AAC DOG BREED INSURANCE UNDERWRITING.

Supports

**Testimony:**

As an owner of a dog whose breed has been banned by most insurance companies, I support HB 6635. I have experienced great difficulty finding and purchasing homeowners/renter's insurance because I own a breed of dog that is unjustly considered a higher risk. Having been a dog owner for many years and having owned several different breeds, I find that there is no dog whose breed in general is at higher risk for aggression.

Also, if one is a dog owner who rents, housing in CT is already difficult to find. The inability to obtain the insurance that many landlords require makes it nearly impossible to find a rent.