

3/10/23

Dear House Commerce Finance & Policy Committee,

My name is Julie Wall. I'm a Housing Provider from Rochester, MN. Oppose HF 1532 because the bill interferes with the free market where there is no problem to solve. So far, HSUS has provided no proof or evidence that the majority of MN pit bull owners can't purchase homeowner insurance because of the breed of dog. Where is the list of MN residents who never found coverage for their homeowners insurance because of dog breed? This bill should not be considered without those facts.

State Farm, the nation's largest home insurer, does not have dog breed restrictions and has competitive rates. Pit bulls only make 7% of the dog population, you don't need every insurance company to offer to cover them. As long as pit bull owners can purchase homeowners insurance at competitive rates, it does not matter how many companies offer it. It's ridiculous that there is a bill for this when there is no problem to solve.

State Farm Renters insurance for the price of a couple of lattes 7.00-12.00 a month:

<https://www.statefarm.com/insurance/home-and-property/renters>

The main reason a dog owner is denied coverage is because of a previous dog bite claim. Most insurance companies will not cover a dog that had an insurance claim against it for a biting incident.

This is a made up problem by the humane groups (HSUS, ASPCA) to fundraise and collect money.

HSUS and ASPCA are trying to get this bill passed in all states. Same bill in Washington state. I watched the public hearing for WA HB 1634. The insurance lobbyist panel proved that pit bull owners and all dog owners could easily purchase insurance. ASPCA failed to prove that people are not able to get homeowner insurance because of dog breed. Watch 28:00.

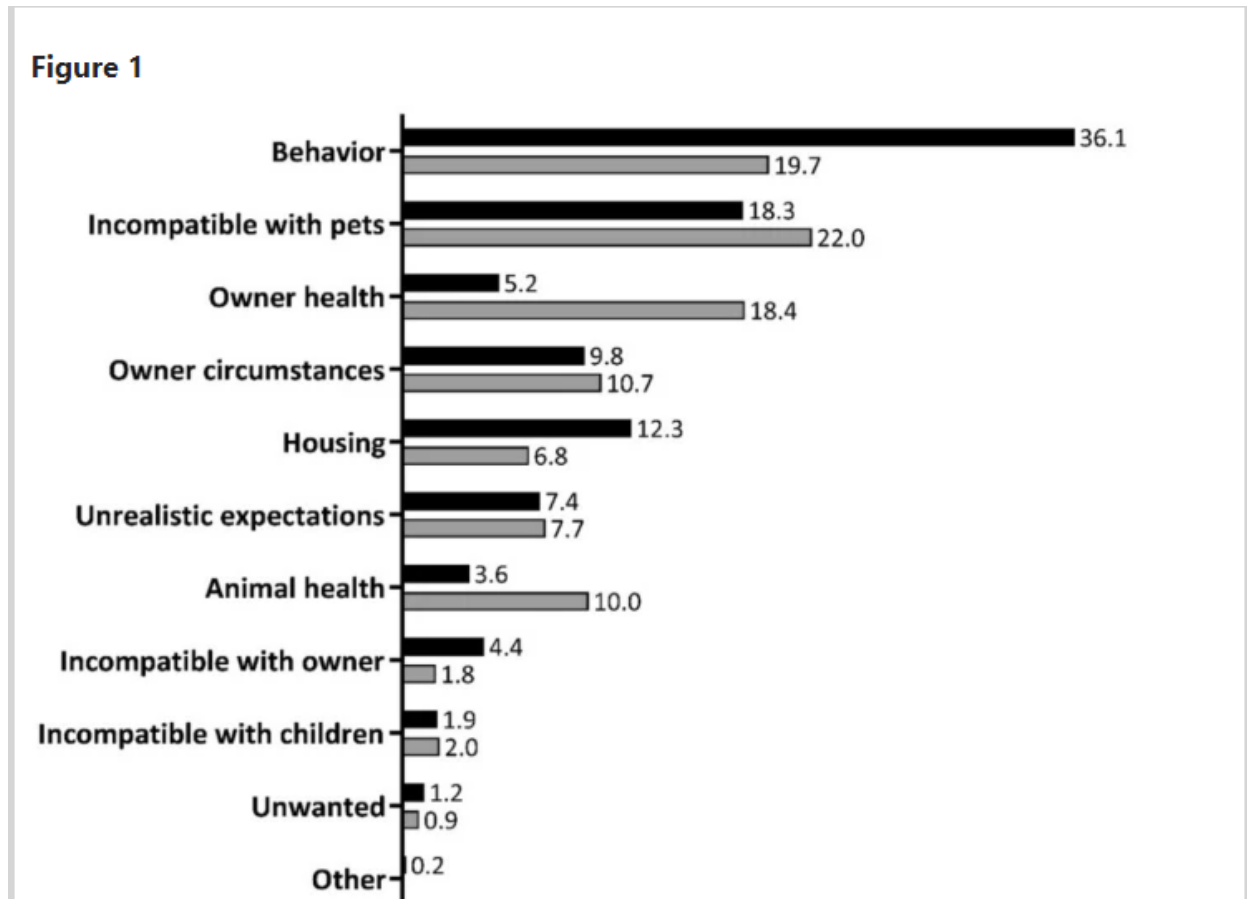
<https://tvw.org/video/house-consumer-protection-business-2023021082/?eventID=2023021082&fbclid=IwAR3gO2YVlP2689xRtCL6pBowZwkRDfC4HvOCTCrw83zoVpy9RrOjPT6mJFQ>

By the way, there is no law that insurance companies have to cover dog bites under homeowners or renters insurance. It's actually been just a perk for customers.

What Is a Canine Liability Exclusion? A canine liability exclusion is a type of clause that is often included in homeowner insurance contracts. Its purpose is to release the insurer from any liability relating to injuries or property damage caused by dogs. Why bother with dog coverage at all? <https://www.investopedia.com/terms/c/canine-liability-exclusion.asp>

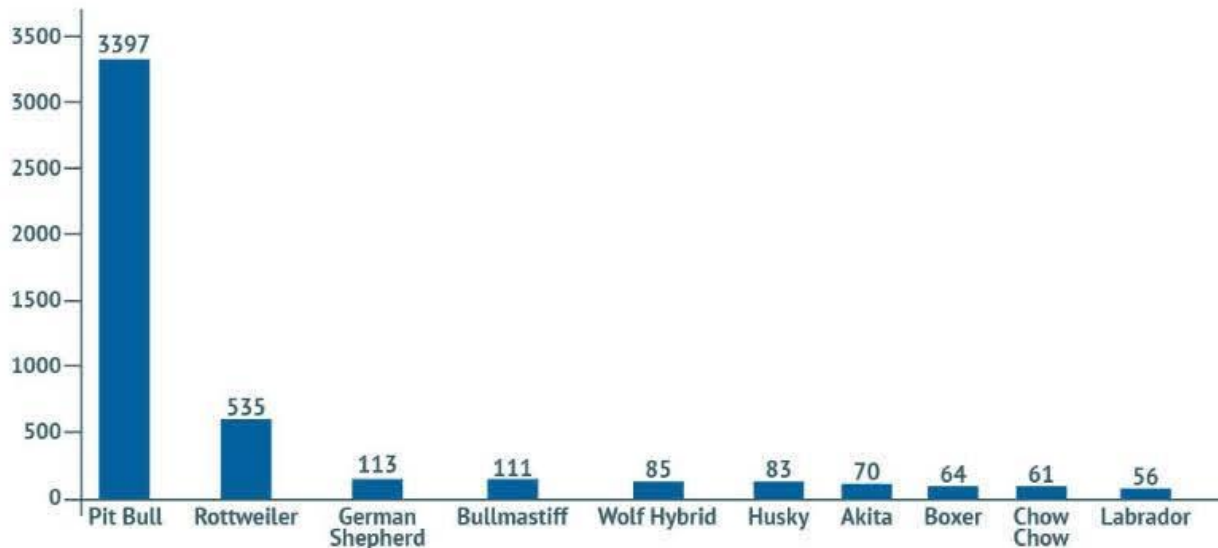
HSUS and ASPCA are unfairly blaming insurance companies for animals being surrendered to shelters.

I forwarded you a study from 2021, The Number 1 reason for returning dogs to the shelter is behavior. Study Published: 13 April 2021, Characterizing unsuccessful animal adoptions: age and breed predict the likelihood of return, reasons for return and post-return outcomes <https://www.nature.com/articles/s41598-021-87649-2>



December 6, 2019 Pit Bulls Account for 66% of Total Fatal Dog Attacks, Revealed in a New Study by <https://vhomeinsurance.com/b/66-fatal-attacks-dogs-are-pit-bulls-and-can-impact-home-insurance-costs-cm708>

Dog Breeds That Have Registered The Most Number Of Bites



18 Medical peer-reviewed dog bite studies that prove pit bull type-dogs are dangerous as pets. YES, all dogs can bite. The issue with pit bulls is the degree of damage they inflict, and their attacks being more likely to result in fatality. Level 1 trauma center dog bite studies from all geographical regions in the U.S. are reporting a higher prevalence of pit bull type dogs injuries than all other breeds of dogs. In many cases, the studies (2011 to present) also report that pit bull injuries have a higher severity of injury and require a greater number of operative interventions.

<https://www.dogsbite.org/dog-bite-statistics-studies-level-1-trauma-table-2011-present.php>

By the way, I use State Farm for all my insurance needs. I have 2 rental properties. For my rental properties, State Farm has the lowest rates by far. Some of the insurance companies for covering rental properties wanted to charge me 3 times more than State Farm. Overall, all insurance companies think it's a big risk to own rental property. So as a housing provider, I pay a lot compared to my private homeowners insurance.

Thanks for your consideration,
Julie Wall
Rochester, MN