



AMERICAN
KENNEL CLUB®

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Monday, March 13, 2023

The Honorable Zach Stephenson, Chair
Minnesota House Commerce Finance and Policy Committee
449 State Office Building
St. Paul, Minnesota 55155

RE: AKC Supports HF 1532 – Preventing Dog Breed Discrimination by Homeowners Insurance Companies

Chair Stephenson and members of the House Commerce Finance and Policy Committee:

The American Kennel Club (AKC) writes today to express support for House File 1532, and respectfully requests its approval.

As you may know, the American Kennel Club was founded in 1884 and is the world's largest purebred dog registry. As a not-for-profit organization that is recognized as a trusted expert in canine health, breeding, and training, we advocate for the purebred dog as a family companion, promote the ideals of responsible dog ownership, and work to protect the rights of all dog owners. AKC represents over 5,000 dog clubs nationally, including 102 in Minnesota, which represent thousands of dog owners.

AKC believes that HF 1532 reflects responsible dog ownership principles while also ensuring good practices in insurance underwriting. We believe that insurance companies should determine coverage of a dog-owning household based on the dog's deeds, not the dog's breed. If a dog is a well-behaved member of the household and the community, there is no reason for Homeowners Insurance companies to deny or cancel coverage.

Unfortunately, owners of dogs that match vague physical characteristics are consistently discriminated against, regardless of the dogs' parentage, in housing, insurance, and re-homing. AKC takes exception to generalizations based on "type" of dog, regardless of whether or not the dog is a problem in the community; and believes HF 1532 is a necessary step toward supporting homeowners and ensuring that their dogs may remain with them.

Thank you for your consideration of AKC's support of HF 1532. Please do not hesitate to contact me directly at 919-816-3503 if I may be of assistance in any way.

Sincerely,

Phil M. Guidry, J.D.
Director, Policy Analysis
AKC Government Relations

Founded in 1884; a not-for-profit corporation

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