



AMERICAN KENNEL CLUBSM

October 14, 2004

Walter Bell
Commissioner
Alabama Department of Insurance
P.O. Box 303351
Montgomery, AL 36130-3351

Dear Mr. Bell:

Concerned dog owners have contacted the American Kennel Club (AKC) regarding insurance companies' practice of discriminating against homeowners based on the breed of dog they own. The AKC, a not-for-profit organization devoted to the advancement and welfare of purebred dogs, strongly opposes this practice. On behalf of thousands of responsible dog owners in Alabama, we urge you to turn your attention to this important issue.

The American Kennel Club (AKC) was founded in 1884 and is one of the oldest sports-governing organizations in the nation. AKC now represents over 4,500 dog clubs nationally, including over 80 clubs in the state of Alabama. The American Kennel Club supports sound, enforceable, non-discriminatory regulations to govern dog ownership. In keeping with our belief that owners should be responsible for their dogs, we devote a great deal of time and effort to educating owners about proper care and training of their pets.

The AKC is extremely concerned that with growing frequency, responsible dog owners are finding it difficult to obtain homeowners' insurance due to the breed they own. In discriminating against homeowners in this manner, insurance companies arbitrarily target these owners regardless of whether their animals are well-trained or have never demonstrated aggression. Many of these dogs are owned by families who are loyal, long-standing customers with their insurance carriers, yet they may suddenly be dropped from coverage—even if a claim has never been made—simply because they own a particular breed. New homebuyers who own these dogs are equally frustrated by their inability to obtain coverage. Faced with this unfair policy, many families are forced to give up their canine companions.

The AKC supports reasonable regulations that protect responsible dog owners while allowing insurance companies to raise rates or refuse coverage only if a dog has been deemed dangerous based on non-discriminatory dangerous dog laws. We believe that if a dog is a well-behaved member of the household and the community, there is no reason to deny or cancel coverage. In fact, insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft.

If your state has not already done so, we strongly urge you to adopt insurance guidelines that reflect AKC's position. We also hope that you will be receptive to future complaints filed by dog owners who have experienced discrimination. Should you have any questions about this important issue, please visit our Web site, www.akc.org, or feel free to contact me directly.

Sincerely,

Stephanie Lane
Director, Canine Legislation