



General Assembly

January Session, 2025

Proposed Bill No. 6131

LCO No. 2343



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Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
REP. NUCCIO, 53rd Dist.
SEN. DUFF, 25th Dist.

***AN ACT PROHIBITING DISCRIMINATION IN INSURANCE
UNDERWRITING BASED ON THE BREED OF A HOMEOWNER'S
DOG.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 That the general statutes be amended to provide that: (1) No insurer
2 that delivers, issues for delivery, renews, amends or endorses a
3 homeowners or renter's insurance policy in this state shall charge an
4 increased premium for such policy or cancel, refuse to renew or refuse
5 to issue such policy on the basis of the breed of dog or mixture of breed
6 of dog owned or harbored by the insured or applicant; (2)
7 notwithstanding the provisions of subdivision (1) of this section, an
8 insurer may cancel, refuse to renew or refuse to issue any homeowners
9 or renter's insurance policy or impose a reasonably increased premium
10 for such a policy based on the designation of an individual dog of any
11 breed or mixture of breeds as a dangerous dog, as determined by
12 underwriting and actuarial principles reasonably derived from the
13 actual loss experience of such insurer with such individual dog and any
14 anticipated loss given such loss experience; and (3) the Insurance

15 Commissioner may adopt regulations to implement the provisions of
16 this section.

Statement of Purpose:

To prohibit discrimination in insurance underwriting based on the breed of a homeowner's dog.