



General Assembly

January Session, 2025

**Raised Bill No. 1386**

LCO No. 5202



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT CONCERNING DOG BREED IN INSURANCE UNDERWRITING  
AND EVALUATING THE FEASIBILITY OF ESTABLISHING A PENALTY  
FOR MISREPRESENTING A DOG AS A SERVICE ANIMAL.***

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

1 Section 1. (NEW) (*Effective July 1, 2025*) (a) No insurer that delivers,  
2 issues for delivery, renews, amends or endorses a homeowners or  
3 tenants insurance policy in this state on or after October 1, 2025, shall  
4 charge an increased premium for such policy or cancel, refuse to renew  
5 or refuse to issue such policy solely on the basis of the breed of dog or  
6 mixture of breed of dog owned or harbored by the insured or applicant.

7 (b) Notwithstanding the provisions of subsection (a) of this section,  
8 any insurer may cancel, refuse to issue or refuse to renew any  
9 homeowners or tenants insurance policy or impose a reasonably  
10 increased premium for such a policy based on the designation of an  
11 individual dog of any breed or mixture of breeds as a dangerous dog, as  
12 determined by underwriting and actuarial principles reasonably  
13 derived from the actual loss experience of such insurer with such  
14 individual dog and any anticipated loss given such loss experience.

15 (c) The Insurance Commissioner may adopt regulations, in  
16 accordance with the provisions of chapter 54 of the general statutes, to  
17 implement the provisions of this section.

18 Sec. 2. (NEW) (*Effective July 1, 2025*) Except as provided in subsection  
19 (b) of section 1 of this act, no insurer that delivers, issues for delivery,  
20 renews, amends or endorses a homeowners or tenants insurance policy  
21 in this state on or after October 1, 2025, shall establish rates or minimum  
22 premiums for such policy or cancel, refuse to renew or refuse to issue  
23 such policy on the basis of the breed of dog owned by the insured or the  
24 applicant, with respect to any dog that is a dog trained or being trained  
25 as a service animal to assist blind, deaf or mobility impaired persons. As  
26 used in this section, "service animal" has the same meaning as provided  
27 in section 22-345 of the general statutes.

28 Sec. 3. (*Effective from passage*) The Commission on Human Rights and  
29 Opportunities shall evaluate the feasibility of establishing a penalty for  
30 intentional misrepresentation of a dog as a service animal to gain  
31 accommodations under the federal Americans with Disabilities Act of  
32 1990, 42 USC 12101, as amended from time to time. Not later than  
33 February 1, 2026, the Commission on Human Rights and Opportunities  
34 shall report, in accordance with the provisions of section 11-4a of the  
35 general statutes, to the joint standing committees of the General  
36 Assembly having cognizance of matters relating to human services and  
37 the judiciary on any statistics or other information concerning the  
38 establishment of such penalty. For the purposes of this section, "service  
39 animal" has the same meaning as provided in section 22-345 of the  
40 general statutes.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>July 1, 2025</i>	New section
Sec. 2	<i>July 1, 2025</i>	New section
Sec. 3	<i>from passage</i>	New section

***Statement of Purpose:***

To: (1) Prohibit any homeowners insurance or tenants insurance policy from discriminating based on (A) harboring or owning any dog of a specific breed or mixture of breeds, or (B) owning any dog that is a dog trained or being trained as a service animal to assist blind, deaf or mobility impaired persons; and (2) require the Commission on Human Rights and Opportunities to evaluate the feasibility of establishing a penalty for intentional misrepresentation of a dog as a service animal to gain accommodations under the federal Americans with Disabilities Act of 1990.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*