



# Senate

General Assembly

**File No. 256**

January Session, 2025

Substitute Senate Bill No. 1386

*Senate, March 26, 2025*

The Committee on Insurance and Real Estate reported through SEN. CABRERA of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the substitute bill ought to pass.

***AN ACT CONCERNING DOG BREED AND THERAPY ANIMALS 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       refuse to issue, exclude, limit, restrict or reduce coverage under such  
6       policy solely on the basis of the breed of dog or mixture of breed of dog  
7       owned or harbored by the insured or applicant.
- 8       (b) Notwithstanding the provisions of subsection (a) of this section,  
9       any insurer may cancel, refuse to issue or refuse to renew any  
10      homeowners or tenants insurance policy or impose a reasonably  
11      increased premium for such a policy based on the designation of an

12 individual dog of any breed or mixture of breeds as a dangerous dog, as  
13 determined by underwriting and actuarial principles reasonably  
14 derived from the actual loss experience of such insurer with such  
15 individual dog and any anticipated loss given such loss experience.

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

19 Sec. 2. (NEW) (*Effective July 1, 2025*) Except as provided in subsection  
20 (b) of section 1 of this act, no insurer that delivers, issues for delivery,  
21 renews, amends or endorses a homeowners or tenants insurance policy  
22 in this state on or after October 1, 2025, shall establish rates or minimum  
23 premiums for such policy or cancel, refuse to renew or refuse to issue  
24 such policy solely on the basis of (1) the breed of dog owned by the  
25 insured or the applicant, with respect to any dog that is a dog trained or  
26 being trained as a service animal to assist blind, deaf or mobility  
27 impaired persons, or (2) the ownership of a therapy animal by such  
28 insured or applicant. As used in this section, "service animal" has the  
29 same meaning as provided in section 22-345 of the general statutes, and  
30 "therapy animal" has the same meaning as provided in section 17a-22ee  
31 of the general statutes.

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

This act shall take effect as follows and shall amend the following sections:		
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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

**INS**      *Joint Favorable Subst.*

*The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.*

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### **OFA Fiscal Note**

**State Impact:** None

**Municipal Impact:** None

### **Explanation**

The bill, which prohibits discrimination in certain types of insurance policies based on dog breeds and against service animals, results in no fiscal impact to the Insurance Department as it is not anticipated to affect the department's workload.

The bill also requires the Commission on Human Rights and Opportunities to complete a feasibility study of establishing a penalty for misrepresenting a dog as a service animal, which results in no fiscal impact because the commission will use existing resources to complete the study.

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**OLR Bill Analysis****sSB 1386*****AN ACT CONCERNING DOG BREED AND THERAPY ANIMALS IN INSURANCE UNDERWRITING AND EVALUATING THE FEASIBILITY OF ESTABLISHING A PENALTY FOR MISREPRESENTING A DOG AS A SERVICE ANIMAL.*****SUMMARY**

This bill prohibits insurers that issue, deliver, renew, amend, or endorse a homeowners or tenants insurance policy in Connecticut on or after October 1, 2025, from charging an increased premium; cancelling or refusing to renew or issue the policy; or excluding, limiting, or reducing coverage under the policy solely because of the insured's or applicant's dog's breed or breed mixture. It allows the insurance commissioner to adopt implementing regulations.

The bill also prohibits these insurers from establishing rates or minimum premiums or cancelling or refusing to renew or issue the policy solely because of the insured's or applicant's (1) service animal's dog breed, when the dog's training is to help those who are blind, deaf, or mobility impaired, or (2) ownership of a therapy animal.

However, it allows an insurer to cancel or refuse to renew or issue a policy or charge a reasonably increased premium if the insured's or applicant's dog is deemed dangerous based on underwriting and actuarial principles derived from the insurer's actual loss experience related to the specific dog and anticipated losses given that experience.

Separately, the bill requires the Commission on Human Rights and Opportunities (CHRO) to study the feasibility of establishing a penalty for intentionally misrepresenting a dog as a service animal to gain accommodations under the federal Americans with Disabilities Act. CHRO must report any statistics or other information about establishing

a penalty to the Human Services and Judiciary committees by February 1, 2026.

EFFECTIVE DATE: July 1, 2025, except for the CHRO study provision, which is effective upon passage.

**DEFINITIONS**

Under the bill, a “service animal” is a dog that is individually trained to do work or perform tasks for an individual with a disability (28 C.F.R. 35.104), and includes a service animal in training (CGS § 22-345). A “therapy animal” is an animal trained to comfort a person who (1) experienced mental, physical, or emotional trauma; (2) witnessed, or is a victim of, a violent act; or (3) has behavioral health care needs (CGS § 17a-22ee).

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 12      Nay 1      (03/11/2025)