

OFFICE OF FISCAL ANALYSIS

Legislative Office Building, Room 5200
Hartford, CT 06106 ◇ (860) 240-0200
<http://www.cga.ct.gov/ofa>

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.

As Amended by Senate "A" (LCO 9141)

Senate Calendar No.: 177

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, 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.

Senate "A" makes changes to the underlying bill that result in no fiscal impact to the state. These include: (1) modifying the basis for determining that an individual dog is dangerous, and (2) removing a provision that prohibits discriminatory actions by insurers solely because of a service animal's dog breed or ownership of a therapy animal.

The Out Years

Primary Analyst: JSS
Contributing Analyst(s): TM
Reviewer: JS

5/30/25

State Impact: None

Municipal Impact: None

The preceding Fiscal Impact statement is prepared for the benefit of the members of the General Assembly, solely for the purposes of information, summarization and explanation and does 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.