



General Assembly

January Session, 2025

Proposed Bill No. 6131

LCO No. 2343



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.