



General Assembly

Substitute Bill No. 1386

January Session, 2025



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:		
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

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INS *Joint Favorable Subst.*