
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)