
OLR Bill Analysis

sSB 1386 (File 256, as amended by Senate "A")*

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 generally 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 on the basis of the insured's or applicant's dog's breed or breed mixture. It allows the insurance commissioner to adopt implementing regulations.

However, the bill 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 the underwriting of any actual loss caused by the specific dog.

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. 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). CHRO must report any statistics or other information about establishing a penalty to the Human Services and Judiciary committees by February 1, 2026.

*Senate Amendment "A" removes a provision from the underlying bill prohibiting an insurer from taking certain actions solely because of the insured's or applicant's (1) service animal's dog breed or (2)

ownership of a therapy animal. It also (1) broadens the bill's prohibition on an insurer taking certain actions because of the insured's or applicant's dog's breed or breed mixture (by removing the word "solely") and (2) modifies the basis for determining if a dog is dangerous.

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

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 12 Nay 1 (03/11/2025)