



General Assembly

Amendment

January Session, 2025

LCO No. 9740



Offered by:

SEN. DUFF, 25th Dist.

SEN. CABRERA, 17th Dist.

SEN. HWANG, 28th Dist.

REP. NUCCIO, 53rd Dist.

To: Subst. Senate Bill No. 1386

File No. 256

Cal. No. 177

**"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."**

1 Strike everything after the enacting clause and substitute the
2 following in lieu thereof:

3 "Section 1. (NEW) (*Effective July 1, 2025*) (a) No insurer that delivers,
4 issues for delivery, renews, amends or endorses a homeowners or
5 tenants insurance policy in this state on or after October 1, 2025, shall
6 charge an increased premium for such policy or cancel, refuse to renew,
7 refuse to issue, exclude, limit, restrict or reduce coverage under such
8 policy on the basis of the breed of dog or mixture of breed of dog owned
9 or harbored by the insured or applicant.

10 (b) Notwithstanding the provisions of subsection (a) of this section,
11 any insurer may cancel, refuse to issue or refuse to renew any

12 homeowners or tenants insurance policy or impose a reasonably
13 increased premium for such a policy based on the designation of an
14 individual dog of any breed or mixture of breeds as a dangerous dog, as
15 determined by underwriting based on any actual loss caused by such
16 individual dog.

17 (c) The Insurance Commissioner may adopt regulations, in
18 accordance with the provisions of chapter 54 of the general statutes, to
19 implement the provisions of this section.

20 Sec. 2. (*Effective from passage*) The Commission on Human Rights and
21 Opportunities shall evaluate the feasibility of establishing a penalty for
22 intentional misrepresentation of a dog as a service animal to gain
23 accommodations under the federal Americans with Disabilities Act of
24 1990, 42 USC 12101, as amended from time to time. Not later than
25 February 1, 2026, the Commission on Human Rights and Opportunities
26 shall report, in accordance with the provisions of section 11-4a of the
27 general statutes, to the joint standing committees of the General
28 Assembly having cognizance of matters relating to human services and
29 the judiciary on any statistics or other information concerning the
30 establishment of such penalty. For the purposes of this section, "service
31 animal" has the same meaning as provided in section 22-345 of the
32 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>from passage</i>	New section