

**Insurance and Real Estate Committee
JOINT FAVORABLE REPORT**

Bill No: HB-5264 / [Bill Status](#) / [Public Hearing Testimony](#)

AN ACT CONCERNING SERVICE AND THERAPY ANIMALS IN INSURANCE UNDERWRITING, THE APPOINTMENT OF AN ADVOCATE IN PROCEEDINGS CONCERNING THE WELFARE OR CUSTODY OF COMPANION ANIMALS, ASSAULT OF A DOMESTIC ANIMAL AND ESTABLISHING AN ANIMAL ABUSE

Title: TASK FORCE.

Vote Date: 3/12/2026

Vote Action: Joint Favorable Substitute Change of Reference to Judiciary

PH Date: 2/24/2026

File No.:

***Disclaimer:** The following JOINT FAVORABLE Report is prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose.*

SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

The intent for HB 5264 is to comprehensively strengthen Connecticut's animal welfare framework by addressing gaps in enforcement, legal protections, and policy coordination. The bill seeks to prevent unfair insurance practices particularly discrimination against individuals who rely on service animals while also expanding the role of court-appointed advocates to represent the interests of companion animals in a broader range of legal proceedings.

Additionally, it enhances accountability by increasing penalties for animal cruelty, elevating offenses to felony-level conduct, and creating clearer criminal standards for acts that cause harm to domestic animals. The bill also establishes new legal pathways to prosecute such harm through assault-related provisions. Finally, it creates a multidisciplinary task force to study animal cruelty laws, explore the feasibility of an animal abuse registry, and recommend further statutory and policy changes, ensuring a more coordinated and effective approach to animal protection moving forward.

SUBSTITUTE LANGUAGE (IF APPLICABLE):

Substitute language was used in HB 5264 to narrow and refine the bill based on stakeholder concerns and implementation considerations. Specifically, it removes the provision related to therapy animals in insurance underwriting likely to address industry concerns about underwriting limitations and expands the task force membership to include mental health and

criminal justice representatives, ensuring more comprehensive expertise in evaluating animal cruelty laws and policy recommendations.

RESPONSE FROM ADMINISTRATION/AGENCY:

[Connecticut Department of Agriculture, Commissioner, Bryan Hurlburt, Director of Government Affairs, Kayleigh Royston](#): emphasizing the importance of clearly defining service and therapy animals and ensuring the bill does not create unintended impacts on agriculture or animal oversight. He highlights the need for clarity and coordination to avoid confusion in enforcement and implementation.

[The Office of Policy and Management's Criminal Justice Policy and Planning Division, Undersecretary, Daniel Karpowitz](#): opposes HB 5264, expressing concern that provisions related to appointing advocates in animal-related court proceedings could create administrative and fiscal burdens on the state's court and criminal justice systems. He cautions that the bill may introduce operational complexities without clear structure or resources for implementation.

NATURE AND SOURCES OF SUPPORT:

[State Representative of Connecticut, Seth Bronko](#) submitted testimony in support of HB 5264. Rep. Bronko stated that he appreciates the bill's intent of protecting landlords from being placed in unfair and untenable positions where they may have to choose between complying with federal law and protecting their own interests. He added that landlords in accordance with the federal law are unable to use their discretion when deciding if a tenant can live with a dog if it is deemed a service or therapy animal, yet they are still burdened with the consequences like increases to their premiums or a provider's refusal to insure them, so this bill is critical in addressing that.

[State Representative of Connecticut, Nicole Klarides-Ditria](#): emphasizing the seriousness of animal cruelty and the need for stronger legal protections and accountability measures to address it effectively. She urges the legislature to recognize the severity of these offenses and take action to better safeguard animals through this bill.

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These individuals submitted testimony containing a general statement of support for HB 5264.

[Jesica Barnes, Director of Lucky Dog Refuge](#)

[Christa Bellacosa](#)

[Melanie Bennett](#)

[Jessica Bondell](#)

[Anabel Caba](#)

[Nicholas Checker](#)

[Griffin Colopy](#)

[Kelsea Conrad](#)

[Kristina Corder](#)

[Rosemary Cotnoir](#)

[Taylor Crima](#)

[Kathleen Davis](#)

[Donna Dekle](#)

[Morgan Demartini](#)

[April DePoto](#)

[Ann Diamond](#)

[Sherril DiNino](#)

[Lori DiTillo](#)

[James Dolce](#)

[Tammy Dolce](#)

[Jane Dowling](#)

[Debbie Ann Durkin](#)

[Laurel Elliot](#)

[Roger Emerick](#)

[Charles Farfaglia](#)

[Ellen Felix](#)

[Michael Felix](#)

[Amanda Fisher](#)

[Holly Fontaine](#)

[Cornelia Fortier](#)

[Elizabeth Foster](#)

[John Frascatore](#)

[Jean Furs](#)

[Katie G.](#)

[Ashton Galya](#)

[Fred Garbonola](#)

[Janice Gavitt](#)

[Janice George](#)
[Stephanie Gintowt](#)
[Katherine Goldberg](#)
[Lynne Gomez](#)
[David Gorman](#)
[Charlie Green](#)
[Nancy Lee Griffin](#)
[Kara Guerin](#)
[Serena Havunen](#)
[Peter Herrmann](#)
[Ellen Hill](#)
[Deb Hoar](#)
[Joanne Huber](#)
[Ken Jarkow](#)
[Andrea Kerin](#)
[Susan King](#)
[Gabriella Kovacs](#)
[Karen Laski](#)
[Taylor Leach](#)
[Susan Lennon](#)
[Lacey Levitt](#)
[Megan Lombardi](#)
[Noreen Lotko](#)
[Maria Lovello](#)
[Laura Lynch](#)
[Holly M Kocet](#)
[Sandy Macaуда](#)
[Hannah Machuga](#)
[Val Maloney](#)
[Sundy Martin](#)
[Lauren Marvin](#)
[Francis Mastri](#)
[Anne Mazzone](#)
[Shirley McCarthy](#)
[Anita Miller](#)
[Linda Mizak](#)
[Mare Munro](#)
[Sian Nimkoff](#)
[Michael Oneglia](#)
[Anthony Parry](#)
[Taylor Persons](#)
[Margaret Phipps](#)
[Joe Poricelli](#)
[Matthew Puzzo](#)
[Tracy Radaskie](#)
[Kathy Radziunas](#)
[Valerie Reale](#)
[Lucy Regan](#)
[Kristen Roeckle](#)

[Lucy Regan](#)
[Nicholas Ruiz](#)
[Joanne Sabino](#)
[Tom Shea](#)
[Lauri Sincavage](#)
[Nikita Singh Green](#)
[Julianna Smith](#)
[Nicole Smith](#)
[Katherine Stapp](#)
[Lynda Rizzo-Stowe](#)
[Kathleen Sullivan](#)
[Deb Sutfin](#)
[Susann Thiel](#)
[Micaela Tiffen](#)
[Marinel Trevisan](#)
[Theresa Troisi](#)
[Carol Underwood](#)
[Christine Vaughn](#)
[Jamila Viandier](#)
[Jennifer Volker](#)
[Gabbie Volpetti](#)
[Sally Westcott](#)
[Mandy Wieting](#)
[Marlene Wilhelm](#)
[Karen Williams](#)
[Nan Zyla-Wisensale](#)
[Matthew Witek](#)
[Brittany Youdin](#)
[Lynne Zablocki](#)
[Alison Zyla](#)
[Kathleen Davis](#)
[David Gorman](#)
[Gabriella Kovacs](#)
[Susan Lennon](#)
[Maria Lovello](#)
[Margaret Phipps](#)

These individuals submitted testimony providing a general comment of support for HB 5264.

[CT Humane Society, Executive Director, James Bias](#): submitted testimony in support for HB 5264. He stated that in his 40-year career in which he has worked for six respective animal care and control organizations both municipal and non-profit, he is confident that these changes to the Connecticut statutes will elevate the well-being of domestic pet animals while also protecting our residents. He also expressed support for the creation of an animal abuse task force to address enhanced processes in the legal system in response to the documented increase in reports of animal abuse cases.

[Desmond's Army Animal Law Advocates, Vice President, Candace Bouchard](#): supports HB 5264, emphasizing that service and therapy animals are essential for individuals' independence and that the bill fairly balances protections for these individuals with insurers'

ability to assess risk. She also strongly supports expanding “companion animal” protections, increasing penalties for animal cruelty to a felony level, and recommends further reforms such as creating an animal abuse registry and a task force to strengthen enforcement and policy.

[CT Animal Advocacy Caucus](#): supports H.B. 5264 as a comprehensive measure that strengthens protections for service and therapy animals, expands accountability for animal cruelty, and enhances legal advocacy for companion animals in court proceedings. They emphasize that the bill improves animal welfare and public safety by closing gaps in current law and establishing stronger enforcement mechanisms.

[Animal Legal Defense Fund, Criminal Justice Program Managing Attorney, David B. Rosengard, Senior Legislative Affairs Manager, Stephanie J. Harris](#): supports HB 5264, arguing that expanding protections for animals in housing and insurance contexts is necessary to prevent discrimination against pet owners and improve animal welfare. She emphasizes that the bill would help ensure individuals are not forced to choose between housing or coverage and keeping their animals.

[Humane World for Animals, Connecticut State Director, Annie Hornish](#): supports HB 5264, emphasizing that the bill strengthens protections for animals—particularly by expanding legal advocacy and reducing barriers that can harm both pets and their owners. She argues it promotes a more humane system that benefits animal welfare while helping keep people and their companion animals together.

[CT Votes for Animals, Legislative & Advocacy Manager, Joshua Levin](#): supports HB 5264, emphasizing that the bill strengthens protections for animals by expanding legal advocacy in cruelty cases and preventing discrimination against service and therapy animals in insurance. He argues these changes will improve animal welfare while ensuring fair treatment for pet owners and their animals.

[Soul Friends, Inc., Founder, Kate Nicoll](#): supports HB 5264, emphasizing that the bill expands important protections for service and therapy animals and helps ensure individuals who rely on them are treated fairly in insurance and related systems. She highlights the positive impact these protections would have on both vulnerable individuals and the animals that support them.

[Home Builders & Remodeling Association of Connecticut, Inc., CEO, Jim Perras](#): supports HB 5264, stating that the bill promotes fairness and clarity in insurance underwriting by preventing discrimination against homeowners based on the presence of certain animals, while maintaining a balanced approach that does not negatively impact housing or development.

[Desmond's Army, Vice President/Treasurer, Linda Pleva](#): supports HB 5264, emphasizing that the bill expands and strengthens animal advocacy in the court system and is a critical step toward improving accountability in animal cruelty cases. She highlights that broader protections are needed to ensure more animals—not just limited categories—benefit from legal advocacy and enforcement.

[Humane World for Animals, Program Manager, Public and Corporate Policy, Companion Animals, Jessica Simpson](#): supports HB 5264, arguing that breed-based insurance restrictions unfairly force responsible pet owners to give up their animals or lose housing opportunities. She emphasizes that the bill would reduce discriminatory practices and help keep families and their pets together while promoting more fair, behavior-based policies.

NATURE AND SOURCES OF OPPOSITION:

[Insurance Association of Connecticut \(IAC\) President, Eric George, Esq.](#), [American Property and Casualty Insurance Association \(APCIA\) Vice President, Kristina Baldwin, Esq.](#), [State Affairs Northeast of the National Association of Mutual Insurance Companies \(NAMIC\) Regional Vice President, Sean McLaughlin](#), opposes HB 5264's Section 1, expressing concern that extending insurance protections to therapy animals unlike more rigorously trained service animals—could force insurers to assume risk without consistent training standards or adequate underwriting flexibility. They argue that, given existing strict liability laws for dog bites, insurers would be exposed to increased risk without the ability to properly assess or defend claims, and suggest shifting to a negligence standard if the bill is enacted.

Reported by: Mackenzie Frenette

Date: 03/25/2026