General Assembly

Raised Bill No. 6635

January Session, 2023

LCO No. **4056**

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Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT CONCERNING DOG BREED INSURANCE UNDERWRITING.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2023*) (a) No insurer that
2 delivers, issues for delivery, renews, amends or endorses a homeowners
3 or tenants insurance policy in this state on or after October 1, 2023, shall
4 charge an increased premium for such policy or cancel, refuse to renew
5 or refuse to issue such policy on the basis of the breed of dog or mixture
6 of breed of dog owned or harbored by the insured or applicant.

7 (b) Notwithstanding the provisions of subsection (a) of this section,
8 an insurer may cancel, refuse to issue or renew any homeowners or
9 renters insurance policy or impose a reasonably increased premium for
10 such a policy based on the designation of an individual dog of any breed
11 or mixture of breeds as a dangerous dog, as determined by
12 underwriting and actuarial principles reasonably derived from the
13 actual loss experience of such insurer with such individual dog and any
14 anticipated loss given such loss experience.

15 (c) The Insurance Commissioner may adopt regulations, in

16   accordance with the provisions of chapter 54 of the general statutes, to

17   implement the provisions of this section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	*October 1, 2023*	New section

Statement of Purpose:

To prohibit homeowners' insurance and renters' insurance policies from discriminating based on harboring or owning any dog of a specific breed or mixture of breeds.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]