



# House of Representatives

**File No. 728**

General Assembly

January Session, 2005

**(Reprint of File No. 253)**

Substitute House Bill No. 6543  
As Amended by House Amendment  
Schedule "A"

Approved by the Legislative Commissioner  
May 6, 2005

**AN ACT CONCERNING HOMEOWNERS AND TENANTS INSURANCE  
UNDERWRITING BASED ON BREED OF DOG.**

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

1 Section 1. (NEW) (*Effective January 1, 2006*) With respect to a policy  
2 for personal risk insurance, as defined in section 38a-663 of the general  
3 statutes, delivered, issued for delivery, renewed, amended or  
4 continued in this state on or after January 1, 2006, no insurer may  
5 establish rates or minimum premiums under such policy or cancel,  
6 refuse to renew or refuse to issue such policy on the basis of the breed  
7 of dog owned by the insured with respect to (1) any dog that is (A) an  
8 active or retired member of a volunteer canine search and rescue team,  
9 as defined in section 5-249 of the general statutes, or (B) a guide dog  
10 trained or being trained to assist blind, deaf or mobility impaired  
11 persons, or (2) any dog that is not described in subdivision (1) of this  
12 section unless additional criteria other than breed is used with respect  
13 to the dog that is covered by this subdivision.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2006</i>	New section

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either House thereof for any purpose:

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***OFA Fiscal Note***

***State Impact:*** None

***Municipal Impact:*** None

***Explanation***

The bill as amended prohibits personal risk insurers from considering an insured's dog's breed when setting policy rates or minimum premiums under certain conditions. The bill has no fiscal impact.

House "A" strikes the original bill and replaces it. It has no fiscal impact.

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**OLR Bill Analysis**

sHB 6543 (as amended by House "A")\*

**AN ACT CONCERNING HOMEOWNERS AND TENANTS  
INSURANCE UNDERWRITING BASED ON BREED OF DOG****SUMMARY:**

This bill prohibits personal risk insurers from considering an insured's dog's breed when setting policy rates or minimum premiums or canceling, not renewing, or not issuing a policy if the dog is (1) an active or retired search-and-rescue dog, (2) a guide dog, or (3) being trained to be a guide dog.

For all other dogs, the bill prohibits insurers from setting rates and premiums and not canceling, not renewing, or not issuing a policy based on an insured's dog's breed unless additional criteria (not specified in the bill) other than breed is considered. As a result, an insurer cannot underwrite or rate a policy based solely on the insured's dog's breed.

Personal risk insurance includes homeowners, tenants, private passenger automobile, mobile home, and other property and casualty insurance for personal, family, or household needs. The bill applies to personal risk insurance policies delivered, issued for delivery, renewed, amended, or continued on and after January 1, 2006.

\*House Amendment "A" permits insurers to use dog breed in conjunction with other criteria when underwriting or rating policies for insureds who own dogs, other than a search-and-rescue dog or a guide dog.

EFFECTIVE DATE: January 1, 2006

**BACKGROUND*****Search and Rescue Dog***

Under current law, a volunteer canine search-and-rescue dog is one that, together with an individual, is (1) appropriately trained and certified to engage in search-and-rescue operations by a nonprofit canine search-and-rescue operation that is a member of the National Association of Search and Rescue, or its successor and (2) engaged in search and rescues at a police or fire department's request (CGS § 5-249d).

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 9      Nay 7