



General Assembly

January Session, 2005

Committee Bill No. 6543

LCO No. 4552

04552HB06543INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

**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 October 1, 2005*) (a) Except as provided in
2 subsection (b) of this section, with respect to a personal risk insurance
3 policy, as defined in section 38a-663 of the general statutes, delivered,
4 issued for delivery, renewed, amended or continued in this state on or
5 after October 1, 2005, no insurer may use the breed of dog owned by
6 the insured as a basis for (1) establishing rates or minimum premiums
7 under the policy, or (2) cancelling, refusing to renew or refusing to
8 issue such policy.

9 (b) An insurer may establish rates or minimum premiums under the
10 policy or cancel, refuse to renew or refuse to issue such policy on the
11 basis of (1) the insurer's evaluation of the risk presented by the specific
12 dog owned by the insured, or (2) claims history with respect to the
13 specific dog owned by the insured. Such claims history shall be limited
14 to claims paid because the dog has bitten or attacked a person or
15 animal during the three-year period immediately preceding the
16 renewal or issue date of the policy.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	October 1, 2005	New section
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Statement of Purpose:

To prohibit insurers from underwriting certain personal lines insurance based on the breed of dog owned by the insured.

[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.]

Co-Sponsors: REP. MEGNA, 97th Dist.; REP. URBAN, 43rd Dist.
REP. HENNESSY, 127th Dist.

H.B. 6543