AN ACT CONCERNING DOG BREED INSURANCE UNDERWRITING.

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

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

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

(c) The Insurance Commissioner may adopt regulations, in
accordance with the provisions of chapter 54 of the general statutes, to 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.]