



LEGISLATIVE POSITION

PROFESSIONAL INSURANCE AGENTS OF CONNECTICUT INC.

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FROM: Bradford J. Lachut, Esq.
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**LEGISLATIVE
REPRESENTATIVE**
The Connecticut Group LLC

TESTIMONY BEFORE: Connecticut General Assembly Insurance and
Real Estate Committee

**DIRECTOR OF
GOVERNMENT &
INDUSTRY AFFAIRS**
Bradford J. Lachut, Esq.

**STATEMENT RE: SUPPORT OF TECHNICAL CORRECTIONS
TO SENATE BILL NO. 1386**

**EXECUTIVE
DIRECTOR**
Kelly K. Norris, CAE

*AN ACT concerning dog breed in insurance underwriting and evaluating the
feasibility of establishing a penalty for misrepresenting a dog as a service animal*

The Professional Insurance Agents of Connecticut Inc. (PIACT) is a trade association representing independent insurance agents across the state. Our members provide homeowners and tenants insurance to Connecticut residents and are dedicated to ensuring fair and effective insurance practices that protect consumers while maintaining a stable insurance market.

PIACT does not take a formal position on S.B.1386, which prohibits insurers from using a dog's breed as the sole basis for setting premiums, issuing, or renewing homeowners and tenants insurance policies. However, based on experience in New York, where similar legislation was enacted, we recommend a technical correction to prevent unintended consequences that could undermine the bill's intent if enacted.

New York's experience

In 2021, New York implemented a law with wording virtually identical with that proposed in S.B.1386, which prohibited insurers from refusing to issue or renew, cancel, or charge or impose an increased premium or rate of a homeowners insurance policy based on the breed of dog owned by the insured.

While this law explicitly restricted breed-based underwriting, it did not prohibit insurance companies from reducing or excluding coverage for certain breeds. In response, some insurers in New York adjusted policies to limit or exclude coverage for dog-related liability while still complying with the letter of the law.

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For example, some policies excluded coverage entirely for injuries or damages caused by specific breeds. Instead of denying coverage outright, some insurers imposed a liability sublimit (e.g., reducing dog-related liability coverage from \$300,000 to \$25,000).

These changes left policyholders unaware that their coverage for dog-related incidents had been drastically reduced or eliminated.

This response undermined the intent of New York's law by allowing breed-based discrimination through indirect means. As a result, the New York Legislature passed legislation in the subsequent session to address the loophole. S.B.1386, as currently drafted, could allow for the same loophole.

Recommendation: preventing coverage reductions based on breed

To ensure that S.B.1386 functions as intended, PIACT recommends adding language that explicitly prohibits insurers from excluding or reducing coverage based on breed.

Proposed technical correction

PIACT suggests the following amendment to Section 1 of the bill:

- (a) No insurer that delivers, issues for delivery, renews, amends, or endorses a homeowners or tenants insurance policy in this state on or after Oct. 1, 2025, shall charge an increased premium for such policy or refuse to issue or renew, cancel, or exclude, limit, restrict, or reduce coverage under such policy solely on the basis of the breed of dog or mixture of breed of dog owned or harbored by the insured or applicant.

This revision ensures that insurers cannot reduce liability limits or exclude coverage for specific breeds while still allowing underwriting decisions based on individual dog behavior, as outlined in Section 1(b).

PIACT appreciates the opportunity to provide technical input on S.B.1386. Ensuring that the legislation is properly structured will help maintain both consumer protection and a balanced insurance market. We welcome continued discussions with lawmakers, regulators, and industry stakeholders to refine this legislation in a way that works for all parties.