Insurance and Real Estate Committee
JOINT FAVORABLE REPORT

Bill No:	HB-5264 / Bill Status / Public Hearing Testimony
Title:	AN ACT CONCERNING SERVICE AND THERAPY ANIMALS IN INSURANCE UNDERWRITING, THE APPOINTMENT OF AN ADVOCATE IN PROCEEDINGS CONCERNING THE WELFARE OR CUSTODY OF COMPANION ANIMALS, ASSAULT OF A DOMESTIC ANIMAL AND ESTABLISHING AN ANIMAL ABUSE TASK FORCE.
Vote Date:	3/12/2026
Vote Action:	Joint Favorable Substitute Change of Reference to Judiciary
PH Date:	2/24/2026
File No.:	

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

The intent for HB 5264 is to comprehensively strengthen Connecticut's animal welfare framework by addressing gaps in enforcement, legal protections, and policy coordination. The bill seeks to prevent unfair insurance practices particularly discrimination against individuals who rely on service animals while also expanding the role of court-appointed advocates to represent the interests of companion animals in a broader range of legal proceedings.

Additionally, it enhances accountability by increasing penalties for animal cruelty, elevating offenses to felony-level conduct, and creating clearer criminal standards for acts that cause harm to domestic animals. The bill also establishes new legal pathways to prosecute such harm through assault-related provisions. Finally, it creates a multidisciplinary task force to study animal cruelty laws, explore the feasibility of an animal abuse registry, and recommend further statutory and policy changes, ensuring a more coordinated and effective approach to animal protection moving forward.

SUBSTITUTE LANGUAGE (IF APPLICABLE):

Substitute language was used in HB 5264 to narrow and refine the bill based on stakeholder concerns and implementation considerations. Specifically, it removes the provision related to therapy animals in insurance underwriting likely to address industry concerns about underwriting limitations and expands the task force membership to include mental health and

criminal justice representatives, ensuring more comprehensive expertise in evaluating animal cruelty laws and policy recommendations.

RESPONSE FROM ADMINISTRATION/AGENCY:

Connecticut Department of Agriculture, Commissioner, Bryan Hurlburt, Director of Government Affairs, Kayleigh Royston: emphasizing the importance of clearly defining service and therapy animals and ensuring the bill does not create unintended impacts on agriculture or animal oversight. He highlights the need for clarity and coordination to avoid confusion in enforcement and implementation.

The Office of Policy and Management's Criminal Justice Policy and Planning Division, Undersecretary, Daniel Karpowitz: opposes HB 5264, expressing concern that provisions related to appointing advocates in animal-related court proceedings could create administrative and fiscal burdens on the state's court and criminal justice systems. He cautions that the bill may introduce operational complexities without clear structure or resources for implementation.

NATURE AND SOURCES OF SUPPORT:

State Representative of Connecticut, Seth Bronko: submitted testimony in support of HB 5264. Rep. Bronko stated that he appreciates the bill's intent of protecting landlords from being placed in unfair and untenable positions where they may have to choose between complying with federal law and protecting their own interests. He added that landlords in accordance with the federal law are unable to use their discretion when deciding if a tenant can live with a dog if it is deemed a service or therapy animal, yet they are still burdened with the consequences like increases to their premiums or a provider's refusal to insure them, so this bill is critical in addressing that.

State Representative of Connecticut, Nicole Klarides-Ditria: emphasizing the seriousness of animal cruelty and the need for stronger legal protections and accountability measures to address it effectively. She urges the legislature to recognize the severity of these offenses and take action to better safeguard animals through this bill.

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These individuals submitted testimony containing a general statement of support for HB 5264.

Jesica Barnes, Director of Lucky Dog Refuge
Christa Bellacosa
Melanie Bennett
Jessica Bondell
Anabel Caba
Nicholas Checker
Griffin Colopy
Kelsea Conrad
Kristina Corder
Rosemary Cotnoir
Taylor Crima
Kathleen Davis
Donna Dekle
Morgan Demartini
April DePoto
Ann Diamond
Sherril DiNino
Lori DiTillo
James Dolce
Tammy Dolce
Jane Dowling
Debbie Ann Durkin
Laurel Elliot
Roger Emerick
Charles Farfaglia
Ellen Felix
Michael Felix
Amanda Fisher
Holly Fontaine
Cornelia Fortier
Elizabeth Foster
John Frascatore
Jean Furs
Katie G.
Ashton Galya
Fred Garbonola
Janice Gavitt

Janice George
Stephanie Gintowt
Katherine Goldberg
Lynne Gomez
David Gorman
Charlie Green
Nancy Lee Griffin
Kara Guerin
Serena Havunen
Peter Herrmann
Ellen Hill
Deb Hoar
Joanne Huber
Ken Jarkow
Andrea Kerin
Susan King
Gabriella Kovacs
Karen Laski
Taylor Leach
Susan Lennon
Lacey Levitt
Megan Lombardi
Noreen Lotko
Maria Lovello
Laura Lynch
Holly M Kocet
Sandy Macauda
Hannah Machuga
Val Maloney
Sundy Martin
Lauren Marvin
Francis Mastri
Anne Mazzone
Shirley McCarthy
Anita Miller
Linda Mizak
Mare Munro
Sian Nimkoff
Michael Oneglia
Anthony Parry
Taylor Persons
Margaret Phipps
Joe Poricelli
Matthew Puzzo
Tracy Radaskie
Kathy Radziunas
Valerie Reale
Lucy Regan
Kristen Roeckle

Lucy Regan
Nicholas Ruiz
Joanne Sabino
Tom Shea
Lauri Sincavage
Nikita Singh Green
Julianna Smith
Nicole Smith
Katherine Stapp
Lynda Rizzo-Stowe
Kathleen Sullivan
Deb Sutfin
Susann Thiel
Micaela Tiffen
Marinel Trevisan
Theresa Troisi
Carol Underwood
Christine Vaughn
Jamila Viandier
Jennifer Volker
Gabbie Volpetti
Sally Westcott
Mandy Wieting
Marlene Wilhelm
Karen Williams
Nan Zyla-Wisensale
Matthew Witek
Brittany Youdin
Lynne Zablocki
Alison Zyla
Kathleen Davis
David Gorman
Gabriella Kovacs
Susan Lennon
Maria Lovello
Margaret Phipps
These individuals submitted testimony providing a general comment of support for HB 5264.

CT Humane Society, Executive Director, James Bias: submitted testimony in support for HB 5264. He stated that in his 40-year career in which he has worked for six respective animal care and control organizations both municipal and non-profit, he is confident that these changes to the Connecticut statutes will elevate the well-being of domestic pet animals while also protecting our residents. He also expressed support for the creation of an animal abuse task force to address enhanced processes in the legal system in response to the documented increase in reports of animal abuse cases.

Desmond's Army Animal Law Advocates, Vice President, Candace Bouchard: supports HB 5264, emphasizing that service and therapy animals are essential for individuals' independence and that the bill fairly balances protections for these individuals with insurers'

ability to assess risk. She also strongly supports expanding “companion animal” protections, increasing penalties for animal cruelty to a felony level, and recommends further reforms such as creating an animal abuse registry and a task force to strengthen enforcement and policy.

CT Animal Advocacy Caucus: supports H.B. 5264 as a comprehensive measure that strengthens protections for service and therapy animals, expands accountability for animal cruelty, and enhances legal advocacy for companion animals in court proceedings. They emphasize that the bill improves animal welfare and public safety by closing gaps in current law and establishing stronger enforcement mechanisms.

Animal Legal Defense Fund, Criminal Justice Program Managing Attorney, David B. Rosengard, Senior Legislative Affairs Manager, Stephanie J. Harris: testified on HB 5264, arguing that expanding protections for animals in housing and insurance contexts is necessary to prevent discrimination against pet owners and improve animal welfare. She emphasizes that the bill would help ensure individuals are not forced to choose between housing or coverage and keeping their animals.

Humane World for Animals, Connecticut State Director, Annie Hornish: supports HB 5264, emphasizing that the bill strengthens protections for animals particularly by expanding legal advocacy and reducing barriers that can harm both pets and their owners. She argues it promotes a more humane system that benefits animal welfare while helping keep people and their companion animals together.

CT Votes for Animals, Legislative & Advocacy Manager, Joshua Levin: supports HB 5264, emphasizing that the bill strengthens protections for animals by expanding legal advocacy in cruelty cases and preventing discrimination against service and therapy animals in insurance. He argues these changes will improve animal welfare while ensuring fair treatment for pet owners and their animals.

Soul Friends, Inc., Founder, Kate Nicoll: supports HB 5264, emphasizing that the bill expands important protections for service and therapy animals and helps ensure individuals who rely on them are treated fairly in insurance and related systems. She highlights the positive impact these protections would have on both vulnerable individuals and the animals that support them.

Home Builders & Remodeling Association of Connecticut, Inc., CEO, Jim Perras: supports HB 5264, stating that the bill promotes fairness and clarity in insurance underwriting by preventing discrimination against homeowners based on the presence of certain animals, while maintaining a balanced approach that does not negatively impact housing or development.

Desmond's Army, Vice President/Treasurer, Linda Pleva: supports HB 5264, emphasizing that the bill expands and strengthens animal advocacy in the court system and is a critical step toward improving accountability in animal cruelty cases. She highlights that broader protections are needed to ensure more animals not just limited categories benefit from legal advocacy and enforcement.

Humane World for Animals, Program Manager, Public and Corporate Policy, Companion Animals, Jessica Simpson: supports the bill, arguing that breed-based insurance restrictions unfairly force responsible pet owners to give up their animals or lose housing opportunities. She emphasizes that the bill would reduce discriminatory practices and help keep families and their pets together while promoting fairer, behavior-based policies.

NATURE AND SOURCES OF OPPOSITION:

Insurance Association of Connecticut (IAC) President, Eric George, Esq., American Property and Casualty Insurance Association (APCIA) Vice President, Kristina Baldwin, Esq., State Affairs Northeast of the National Association of Mutual Insurance Companies (NAMIC) Regional Vice President, Sean McLaughlin: opposes HB 5264's Section 1, expressing concern that extending insurance protections to therapy animals unlike more rigorously trained service animals could force insurers to assume risk without consistent training standards or adequate underwriting flexibility. They argue that, given existing strict liability laws for dog bites, insurers would be exposed to increased risk without the ability to properly assess or defend claims, and suggest shifting to a negligence standard if the bill is enacted.

Reported by: Mackenzie Frenette **Date: 03/25/2026**