

Breed Restrictions



69 million+ families have dogs



95% of Americans view pets as family members



52% of homeowners surveyed acquired a pet after their policy began but did not inform their insurer of the new family member



Best Friends
Animal Society

THE PROBLEM

Some insurance companies are allowed to use **outdated** and **unsupported dog breed/mix lists** without reliable data.

These unreliable lists have a **detrimental impact** on uninformed consumers, people from various racial and ethnic backgrounds, and consumers of low means.

Consumers do not consider the impact of their dog's breed on their homeowners insurance coverage. Few consumers are **aware of other options** to obtain coverage. People with pets must go **underinsured, uninsured, or relinquish their pet** to an animal shelter.

There is **no reliable data** that supports making a distinction between dog breeds.

DNA studies show that **visual identification** of a dog's breed based on physical features is unreliable.

Preferred customers might receive a waiver for their pet because of the business they bring to the carrier.

9

states have passed legislation regarding homeowners insurance and dog breeds

22

states have banned breed restrictions by municipalities

bestfriends.org/breedrestrictions

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Does your state have a framework?

Current provisions around the United States



New York
Section 3421 of the Insurance Law



Minnesota
65A.303 of the Homeowner Liability Insurance; Dogs Section



Nevada
Rev. Stat. 687 B



Arizona
Chapter 243



Colorado
Chapter 416



Illinois
Public Act 102-0328



Pennsylvania
3 P.S. § 459-507-A9(d)

Data collection



Massachusetts
Ch. 219, Mass. Acts of 2018, § 32

Requires insurance carriers providing homeowners insurance coverage to provide data on dog-related incidents for a three-year period beginning 1/1/2019; indicates additional casualty provision

Desk drawer rules



Michigan
Essential Insurance Act, Michigan Dept. of Insurance and Financial Services Bulletin 2019-20-INS

Interprets the state's Essential Insurance Act as not allowing companies to deny, cancel, or not renew coverage based on the insured's possession of a dog



Vermont
Desk Drawer Rules
Vermont's Department of Financial Regulation desk drawer rule does not allow the blanket exclusion of entire canine breeds.



Connecticut
Desk Drawer Rules
Connecticut exclusions for breed of dog are not acceptable.

Organizations that have endorsed model acts or passed resolutions in support:

The National Council of Insurance Legislators (NCOIL) passed the Dog Breed Insurance Underwriting Protection Model Act in November 2022.

The American Bar Association House of Delegates passed a resolution recommending removing breed-specific laws in 2012.

A 2021 resolution by the National Black Caucus of State Legislators (NBCSL) required all states to preempt breed-specific laws from local governments, government agencies, and quasi-governmental organizations.