69 million+ families own 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

THE PROBLEM

- Some insurance companies are allowed to use outdated and unsupported dog breed/mix lists without any reliable data.

- These unreliable lists have a detrimental impact on uninformed consumers, people of color 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. Pet-owning consumers must go uninsured, uninsured, or relinquish their pet to an animal shelter.

- Research suggests a correlation between dog breed type and race as it relates to perceptions of ownership.

- There is no reliable actuarial 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.

States have either passed or have legislation pending regarding homeowners insurance and dog breeds

6

States have banned breed discrimination by municipalities

22

Best Friends Animal Society
bestfriends.org/breedrestrictions
A FRAMEWORK IS NEEDED
Current provisions around the United States

New York S4254
Section 3421 of the Insurance Law
Prohibits insurers from refusing to issue or renew, cancel or charge or impose an increased premium for certain policies based solely on the breed of dog owned.

Pennsylvania
3 P.S. § 459-507-A9(d)
Prohibits insurance coverage discrimination based on the breed of dog.

Massachusetts
Ch. 219, Mass. Acts of 2018, § 32
Requires insurance carriers providing homeowners insurance coverage to provide data on dog-related incidents for a 3-year period beginning Jan. 1, 2019. Information to be provided for each incident includes, among other things, the breed or predominant breed of dog, training, past behavior, location of incident, provocation, and municipal designation as a dangerous dog.

Nevada SB 103
Signed into law, effective Jan. 1, 2022
Prohibits certain insurers from discriminating based on the breed of a dog at the property.

IL Public Act 102-0328
Signed into law, effective Jan. 1, 2022
Amends the Illinois Insurance Code requiring certain information to be collected for dog-related incidents.

Vermont and Connecticut
Desk Drawer Rules
- Vermont’s Department of Financial Regulation desk drawer rule does not allow the blanket exclusion of entire canine breeds.
- Exclusions for breed of dog are not acceptable - Connecticut Desk Drawer Rule

Michigan
Dept. of Insurance and Financial Services Bullet 2019-20-INS, Oct. 31, 2019
Interprets the state’s Essential Insurance Act as not allowing companies to deny, cancel or non-renew coverage based on the insured’s possession of a dog.

bestfriends.org/breedrestrictions