

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

Many insurance companies use unreliable breed lists to deny, non-renew or cancel homeowners' policies.

Use of breed lists raises concerns of fair and equitable treatment.

Consumers of low means are detrimentally impacted.

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- Some insurance companies are allowed to use **outdated** and **unsupported dog breed/mix lists** without any reliable data.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

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

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States have banned breed discrimination by municipalities

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.



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.



Pennsylvania

3 P.S. § 459-507-A9(d)

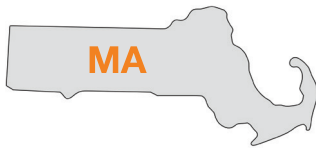
Prohibits insurance coverage discrimination based on the breed of dog.



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.



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.

Mass. Div. of Insurance, Base Checklist for Property and Casualty Insurance, January 2020

Indicates as an additional casualty provision: "Dog exclusion language must specify the breeds deemed aggressive by the company and provide support for any excluded individual dog not within an aggressive breed." (NB: All excluded breeds/dogs must have a prior history of biting.)



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

Bulletin 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.