

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- Some insurance companies are allowed to use **outdated** and **unsupported dog breed/mix lists** without any reliable data.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

7 States have either passed or have legislation pending regarding homeowner's insurance and dog breeds

22 States have banned breed discrimination by municipalities

A FRAMEWORK IS NEEDED

Current provisions around the United States



New York

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 Rev. Stat. 687 B

Prohibits insurers from refusing to issue, canceling, refusing to renew or increasing the premium or rate for certain policies of insurance on the sole basis of the specific breed of a dog. Insurers may not ask about breed.



Pennsylvania

3 P.S. § 459-507-A9(d)

Prohibits insurance coverage discrimination based on the breed of dog.



AZHB 2323

Signed into law, effective July 1, 2023
Title 20-1510 Homeowners Insurance – Nondiscrimination

Prohibits insurance companies from considering solely a dog's breed in an application for homeowner's or renter's insurance. Courts must consider a dog's behavior, not breed, in determining if a dog is aggressive.

Data Collection



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 homeowner's insurance coverage to provide data on dog-related incidents for a three-year period beginning January 1, 2019.

Desk Drawer Rules



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.



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.
- Connecticut exclusions for breed of dog are not acceptable.