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

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• Some insurance companies are allowed to use outdated and unsupported dog breed/mix lists without any reliable data.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

Best Friends Animal Society
bestfriends.org/breedrestrictions
**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 the dog owned.

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

**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.

**Arizona**  
*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**

**Illinois**  
*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  
*Buliten 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.