

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

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

- Some insurance companies are allowed to use **outdated** and **unsupported** dog breed/mix lists without any reliable data.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. Many consumers are **unaware of other options** for obtaining coverage. Pet-owning consumers must go **underinsured, uninsured, or relinquish their pets** to an animal shelter.
- Research suggests a **correlation between dog breed type and race as it relates to the perception 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 pets because of the business they are bringing to the carrier.

8 States have legislation regarding homeowners insurance and dog breeds

22 States have provisions against breed restrictions

STATES ARE REQUIRING INSURANCE COMPANIES TO CATCH UP WITH SCIENCE

Current provisions around the United States



ARIZONA

Title 20-1510 Homeowners Insurance - Nondiscrimination
Prohibits insurance companies from considering solely a dog's breed in an application for homeowners or renters insurance. Courts must consider a dog's behavior, not breed, in determining if a dog is dangerous.



NEW YORK

Section 3421 of the Insurance Law
Prohibits insurers from refusing to issue or renew, cancel, or charge an increased premium for homeowner's policies based solely on the breed of dog owned.



COLORADO

Title 10. Insurance § 10-4-110.8. Homeowner's Insurance
Effective January 1st, 2024
Prohibits insurers from denying, canceling, non-renewing, or increasing a policy based on the breed, while allowing denial if a specific individual dog is a dangerous dog. Insurers are also prohibited from asking about breed.



NEVADA

Rev. Stat. 687 B
Prohibits insurers from refusing to issue, cancel, refuse to renew, or increase 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.



ILLINOIS

Section 215 ILCS 5/143.10e - Home property insurance; dog breeds
Effective December 9th, 2023
No insurer shall refuse to issue or renew, cancel, increase rates, exclude, limit, restrict, or reduce coverage of a homeowner's or renter's policy based solely on breed. An insurer can base its policy requirements on the determination of an individual dog as a dangerous



PENNSYLVANIA

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

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 January 1, 2019.



MICHIGAN

Essential Insurance Act, 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 non-renew coverage based on the insured's possession of a dog.



MINNESOTA

65A.303 Homeowner's Liability Insurance: Dogs
Prohibits homeowner's insurers from refusing to issue or renew an insurance policy or canceling an insurance policy or imposing an increased premium for an insurance policy based solely on the breed owned by the homeowner

DESK DRAWER RULES



VERMONT & CONNECTICUT

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.