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National Council of Insurance Legislators (NCOIL)

Dog Breed Insurance Underwriting Protection Model Act

**Sponsored by Asm. Kevin Cahill (NY)*

**Co-sponsor: Rep. Tammy Nuccio (CT)*

**Adopted by the NCOIL Property & Casualty Insurance Committee on November 18, 2022 and the NCOIL Executive Committee on November 19, 2022.*

Section 1. Title

This Act shall be referred and cited to as the [State] Dog Breed Insurance Underwriting Protection Act

Section 2. Restrictions on Dog-Breed Discrimination in Homeowners and Renter's Insurance Policies

(A) With respect to homeowners' insurance policies and renter's insurance policies as defined in section ___ of the insurance law, no insurer shall refuse to issue or renew, cancel, or charge or impose an increased premium or rate for such policy or contract, or exclude, limit, restrict, or reduce coverage under such policy or contract based solely upon harboring or owning any dog of a specific breed or mixture of breeds.

(B) The provisions of this section shall not prohibit an insurer from refusing to issue or renew or from canceling any such contract or policy, nor from imposing a reasonably increased premium or rate for such a policy or contract based upon the designation of a dog of any breed or mixture of breeds as a dangerous dog pursuant to section xxxxxxxx, based on sound underwriting and actuarial principles reasonably related to actual or anticipated loss experience subject to the applicable provisions of xxxx.

Section 3. Rules

The Insurance Commissioner shall have the authority to promulgate rules that are not inconsistent with and necessary to administer and enforce the provisions of this Act

Section 4. Effective Date

This act shall take effect six months after passage and shall apply to all policies issued, renewed, modified, altered or amended on or after such date.