

State Laws Prohibiting Property Insurers From Considering a Dog's Breed

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Issue

Identify states with laws prohibiting property insurers from considering a dog's breed when underwriting, issuing, renewing, or rating a property insurance policy (e.g., homeowners or renters insurance). (This report updates information found in OLR Report [2005-R-0399](#).)

Summary

The Legislative Library identified at least two states, Nevada and New York, that have recently enacted laws that specifically prohibit property insurers from (1) refusing to issue or renew, (2) canceling, or (3) increasing a premium or rate for an insurance policy based solely on the breed or mix of breeds of a dog owned or kept on the property.

Both state laws provide exemptions for cases of specific dangerous dogs. Under each law, insurers may refuse to insure or renew, cancel, or increase a premium or rate if an individual dog is known to be dangerous or vicious under the state's respective laws and the action is based on sound underwriting and actuarial principles. Additionally, Nevada prohibits an insurer from asking about a dog's breed except to ask if the dog is known to be dangerous or vicious under state law.

Nevada's law took effect January 1, 2022 ([Nev. Rev. Stat. § 687B.383](#)) and New York's took effect January 28, 2022 ([N.Y. Ins. Law § 3421](#)).

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