

SENATE BILL REPORT

SB 5950

As of February 26, 2003

Title: An act relating to homeowner's insurance.

Brief Description: Limiting when the presence of a dog may affect the availability of homeowner's insurance.

Sponsors: Senators Prentice, Kline and Kohl-Welles.

Brief History:

Committee Activity: Financial Services, Insurance & Housing:

SENATE COMMITTEE ON FINANCIAL SERVICES, INSURANCE & HOUSING

Staff: Elizabeth Mitchell (786-7430)

Background: Insurers are prohibited from discriminating unfairly between people who have substantially similar insuring risks. Current law does not prohibit insurers from discriminating on the basis of the breed of an applicant's dog.

Summary of Bill: An insurer may not deny an application for a homeowner's insurance policy, cancel, refuse to renew, or modify an existing homeowner's insurance policy on the basis that the applicant owns or harbors a specific breed of dog, unless the dog is defined as a "dangerous dog" in statute.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: Ninety days after adjournment of session in which bill is passed.