

ESHB 1150 - S AMD 441
By Senator Kline

1 On page 4, after line 13, insert the following:

2 "NEW SECTION. **Sec. 3.** A new section is added to chapter 48.18 RCW
3 to read as follows:

4 An insurer licensed to write liability insurance, such as
5 homeowner's insurance, in this state may not deny an application for a
6 homeowner's insurance policy, or cancel, refuse to renew, or modify an
7 existing homeowner's insurance policy, on the basis that the applicant
8 or insured owns or harbors a specific breed of dog on the real
9 property, unless the dog is a dangerous dog as defined in RCW
10 16.08.070. An insurer may require that the insured provide:

11 (1) Written certification from the insured that the dog provides
12 little risk based on the dog's nature and history; and

13 (2) Written certification that the dog provides little risk based
14 on the dog's nature and history in the form of:

15 (a) A written statement from a licensed veterinarian who may be
16 familiar with the dog in question; or

17 (b) A written statement from a licensed dog trainer from a canine
18 obedience school; or

19 (c) A canine good citizen certificate from the American kennel
20 club.

21 Nothing in this section shall be construed so as to restrict the
22 ability of any insurer to charge different premiums for liability
23 coverage under homeowner's insurance policies for different applicants
24 or insureds based upon the fact that such applicants or insureds own or
25 harbor different breeds of dogs if such different premiums are
26 reasonably and substantially related to articulable, actual, and
27 quantifiable risks or losses."

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1 On page 1, line 1 of the title, after "dangerous dogs;" strike the
2 remainder of the title and insert "amending RCW 16.08.070 and
3 16.08.100; and adding a new section to chapter 48.18 RCW."

EFFECT: Insurer cannot deny an application for a homeowner's insurance policy, nor can the insurer cancel, modify, or refuse to renew an existing policy based upon the specific breed of dog unless that dog falls within the statutory definition of a "dangerous dog." Allows insurance companies to charge different premiums for liability coverage under homeowner's insurance policies for different breeds of dogs if premiums are reasonably related to quantifiable risks or losses.

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