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**Insurance, Financial Services &  
Consumer Protection Committee**

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**HB 1105**

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

**Sponsors:** Representatives Campbell, Kirby, Appleton, Conway, Haigh, Moeller and Simpson.

**Brief Summary of Bill**

- Prohibits an insurer writing homeowner's insurance from taking underwriting actions based on whether the applicant or insured owns or harbors a specific breed of dog.
- Does not apply if the homeowner owns or harbors a dangerous dog.

**Hearing Date:** 1/23/07

**Staff:** Sarah Beznoska (786-7109).

**Background:**

The Office of the Insurance Commissioner (OIC) licenses and regulates insurance companies doing business in the state. The OIC's authority includes oversight of homeowner's insurance policies. Homeowner's policies and rates are filed with the OIC for review and approval.

Insurers are prohibited from discriminating between insureds having substantially similar insuring factors, risk factors, exposure factors, and expense elements. There are no statutes or rules related to underwriting restrictions based on type or breed of dog.

State statutes related to dogs define "dangerous dog" as any dog that (a) inflicts severe injury on a human being without provocation on public or private property; (b) kills a domestic animal without provocation while the dog is off the owner's property; or (c) has been previously found to be potentially dangerous because of injury inflicted on a human, the owner having received notice of such and the dog again aggressively bites, attacks, or endangers the safety of humans.

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

**Summary of Bill:**

An insurer writing homeowner's insurance cannot deny an application nor can the insurer cancel, refuse to renew, or modify an existing policy, based on whether the applicant or insured owns or harbors a specific breed of dog.

The prohibition does not apply if the dog in question is a dangerous dog as defined under current law.

**Appropriation:** None.

**Fiscal Note:** Not requested.

**Effective Date:** The bill takes effect 90 days after adjournment of session in which bill is passed.