
HOUSE BILL 1634

State of Washington

68th Legislature

2023 Regular Session

By Representatives Reeves and Morgan

Read first time 01/27/23. Referred to Committee on Consumer Protection & Business.

1 AN ACT Relating to residential insurance policies; and adding a
2 new section to chapter 48.18 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.18
5 RCW to read as follows:

6 (1) An insurer licensed to write residential insurance policies
7 in this state shall not deny an application for a residential
8 insurance policy, or cancel, refuse to renew, or modify an existing
9 residential insurance policy for the principal reason that the
10 applicant or insured owns or possesses a specific breed or mixture of
11 breeds of a dog that is harbored or owned on an applicable property.

12 (2) The provisions of subsection (1) of this section do not
13 prohibit an insurer from refusing to issue, canceling, refusing to
14 renew, or imposing a reasonable increase to a premium or rate for a
15 residential insurance policy based on sound underwriting and
16 actuarial principles, including but not limited to whether a
17 particular dog which is harbored or owned on an applicable property
18 is known to be dangerous or has been declared to be dangerous in
19 accordance with chapter 16.08 RCW.

1 (3) An insurer of residential insurance policies may not ask or
2 inquire about the specific breed or mixture of breeds of a dog which
3 is harbored or owned on an applicable property.

4 (4) For the purposes of this section, "residential insurance
5 policy" means insurance that covers damage or loss to all types of
6 homes and tenure type including, but not limited to, renters and
7 owners for site-built homes, manufactured homes, factory-built homes,
8 and mobile homes. "Residential insurance policy" does not include
9 commercial insurance.

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