

2009-2010 Regular Sessions

I N S E N A T E

(PREFILED)

January 7, 2009

Introduced by Sen. ROBACH -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to prohibiting insurers from canceling, refusing to issue or renew, or charging higher premiums for homeowners' insurance based on the breed of dog owned

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

- 1 Section 1. The insurance law is amended by adding a new section 3421  
2 to read as follows:  
3 S 3421. HOMEOWNERS' LIABILITY INSURANCE; DOGS. 1. WITH RESPECT TO  
4 HOMEOWNERS' INSURANCE POLICIES AS DEFINED IN SECTION TWO THOUSAND THREE  
5 HUNDRED FIFTY-ONE OF THIS CHAPTER, NO INSURER SHALL REFUSE TO ISSUE OR  
6 RENEW, CANCEL, OR CHARGE OR IMPOSE AN INCREASED PREMIUM OR RATE FOR SUCH  
7 POLICY OR CONTRACT BASED, IN WHOLE OR IN PART, UPON HARBORING OR OWNING  
8 A DOG OR DOGS OF A SPECIFIC BREED OR BREEDS OR A DOG OR DOGS "MIXED"  
9 WITH A SPECIFIC BREED OR BREEDS.  
10 2. THE PROVISIONS OF THIS SECTION SHALL NOT PROHIBIT AN INSURER FROM  
11 REFUSING TO ISSUE OR RENEW OR FROM CANCELING ANY SUCH CONTRACT OR POLI-  
12 CY, NOR FROM IMPOSING A REASONABLY INCREASED PREMIUM OR RATE FOR SUCH A  
13 POLICY OR CONTRACT BASED UPON THE DESIGNATION OF A DOG OF ANY BREED OR  
14 MIXTURE OF BREEDS AS A DANGEROUS DOG PURSUANT TO SECTION ONE HUNDRED  
15 TWENTY-ONE OF THE AGRICULTURE AND MARKETS LAW, BASED ON SOUND UNDERWIT-  
16 ING AND ACTUARIAL PRINCIPLES REASONABLY RELATED TO ACTUAL OR ANTICIPATED  
17 LOSS EXPERIENCE SUBJECT TO THE APPLICABLE PROVISIONS OF SECTION THREE  
18 THOUSAND FOUR HUNDRED TWENTY-FIVE OF THIS ARTICLE.  
19 3. THE PROVISIONS OF THIS SECTION SHALL NOT PROHIBIT AN INSURER FROM  
20 IMPOSING A REASONABLY INCREASED PREMIUM OR RATE FOR SUCH POLICY OR  
21 CONTRACT BASED UPON PRIOR PAID LIABILITY CLAIMS ON THE INSURED'S HOME-  
22 OWNERS' LIABILITY POLICY FOR LOSSES INCURRED DUE TO THE INSURED'S DOG OR  
23 DOGS, IF THAT DOG OR DOGS STILL RESIDE IN THE INSURED'S HOME OR HOUSE-

EXPLANATION--Matter in ITALICS (underscored) is new; matter in brackets [ ] is old law to be omitted.

1 HOLD, BASED ON SOUND UNDERWRITING AND ACTUARIAL PRINCIPLES REASONABLY  
2 RELATED TO ACTUAL OR ANTICIPATED LOSS EXPERIENCE SUBJECT TO THE APPLICA-  
3 BLE PROVISIONS OF SECTION THREE THOUSAND FOUR HUNDRED TWENTY-FIVE OF  
4 THIS ARTICLE.

5 S 2. This act shall take effect on the ninetieth day after it shall  
6 have become a law and shall apply to all policies issued, renewed, modi-  
7 fied, altered or amended on or after such effective date.