

561

2015-2016 Regular Sessions

I N   A S S E M B L Y

(PREFILED)

January 7, 2015

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Introduced by M. of A. ROSENTHAL -- read once and referred to the  
Committee on Insurance

AN ACT to amend the insurance law, in relation to prohibiting insurers  
from cancelling, refusing to issue or renew homeowner's insurance  
based on the breed of dog owned

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEM-  
BLY, 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. HOMEOWNER'S LIABILITY INSURANCE; DOGS. NO INSURER ISSUING A  
4     POLICY OR CONTRACT INSURING AGAINST LIABILITY FOR INJURY TO ANY PERSON,  
5     OR INJURY TO OR DESTRUCTION OF PROPERTY ARISING OUT OF OWNERSHIP OR  
6     LEASE OF RESIDENTIAL ONE, TWO, THREE OR FOUR DWELLING REAL PROPERTY  
7     SHALL REFUSE TO ISSUE, RENEW OR CANCEL FOR SUCH A POLICY OR CONTRACT  
8     BASED, IN WHOLE OR IN PART, UPON THE HARBORING OF ANY SPECIFIC BREED OR  
9     BREEDS OF DOG OR DOGS UPON SUCH REAL PROPERTY. THE RATES FOR THAT  
10    PORTION OF ANY SUCH POLICY OR CONTRACT WHICH INSURES AGAINST LIABILITY  
11    FOR INJURY TO ANY PERSON, OR INJURY TO OR DESTRUCTION OF PROPERTY SHALL  
12    BE BASED ON SOUND UNDERWRITING AND ACTUARIAL PRINCIPLES. HOWEVER, IF ANY  
13    SUCH DOG HAS BEEN DESIGNATED AS A DANGEROUS DOG PURSUANT TO SECTION ONE  
14    HUNDRED TWENTY-THREE OF THE AGRICULTURE AND MARKETS LAW, THE PROVISIONS  
15    OF THIS SECTION SHALL IN NO MANNER PROHIBIT AN INSURER FROM REFUSING TO  
16    ISSUE OR RENEW OR FROM CANCELLING ANY SUCH CONTRACT OR POLICY, NOR FROM  
17    IMPOSING AN INCREASED PREMIUM OR RATE FOR SUCH A POLICY OR CONTRACT  
18    BASED ON SOUND UNDERWRITING AND ACTUARIAL PRINCIPLES REASONABLY RELATED  
19    TO ACTUAL OR ANTICIPATED LOSS EXPERIENCE SUBJECT TO THE APPLICABLE  
20    PROVISIONS OF SECTION THREE THOUSAND FOUR HUNDRED TWENTY-FIVE OF THIS  
21    ARTICLE.  
22    S 2. This act shall take effect immediately and shall apply to all  
23    policies issued, renewed, modified, altered or amended on or after such  
24    date.

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

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