

561

2015-2016 Regular Sessions

I N A S S E M B L Y

(PREFILED)

January 7, 2015

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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