

STATE OF NEW YORK

723

2019-2020 Regular Sessions

IN ASSEMBLY

(Prefiled)

January 9, 2019

Introduced by M. of A. GLICK, O'DONNELL, COLTON, ENGLEBRIGHT, L. ROSEN-
THAL, PERRY, ZEBROWSKI, BYRNE -- read once and referred to the Commit-
tee on Insurance

AN ACT to amend the insurance law, in relation to prohibiting insurers
from canceling, refusing to issue or renew, or charging higher premi-
ums for homeowners' 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:

Section 1. The insurance law is amended by adding a new section 3421
to read as follows:

§ 3421. Homeowners' liability insurance; dogs. 1. With respect to
homeowners' insurance policies as defined in section two thousand three
hundred fifty-one of this chapter, no insurer shall refuse to issue or
renew, cancel, or charge or impose an increased premium or rate for such
policy or contract based solely upon harboring or owning any dog of a
specific breed or mixture of breeds.

2. The provisions of this section shall not prohibit an insurer from
refusing to issue or renew or from canceling any such contract or poli-
cy, nor from imposing a reasonably increased premium or rate for such a
policy or contract based upon the designation of a dog of any breed or
mixture of breeds as a dangerous dog pursuant to section one hundred
twenty-three of the agriculture and markets law, based on sound under-
writing and actuarial principles reasonably related to actual or antic-
ipated loss experience subject to the applicable provisions of section
three thousand four hundred twenty-five of this article.

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

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

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