

# 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:

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

3 § 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 solely upon harboring or owning any dog of a  
8 specific breed or mixture of breeds.

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

18 § 2. This act shall take effect on the ninetieth day after it shall  
19 have become a law and shall apply to all policies issued, renewed, modi-  
20 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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