

HOUSE BILL ANALYSIS

HB 1103

Title: *Relating to homeowners' insurance.*

Brief Description: *Prohibiting insurance companies from denying or refusing to renew homeowners' insurance coverage to applicants who own non-dangerous dogs.*

Sponsors: *Sullivan.*

HOUSE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

Meeting Date: *Tuesday, February 2, 1999*

Bill Analysis Prepared by: *Anntonette Alberti (7117)*

Background: *A dangerous dog– is defined as a dog that, according to the records of authorities, (a) bites people or domestic animals, or (b) without being provoked, has killed a domestic animal while off of its owner's property, or (c) has bitten, attacked or endangered people or domestic animals after the owner has received knowledge that the dog is a potentially dangerous dog. A potentially dangerous dog– is a dog that, unprovoked, (a) bites people or domestic animals, or (b) behaves menacingly while off its owner's property, or (c) has a known tendency to attack or cause injury to humans or domestic animals.*

An owner of a dangerous dog must get a certificate of registration for the dog from their local animal control authority. One of three requirements must be met to obtain certification: (a) the dog is confined and the owner's property is clearly posted that the dog is dangerous; (b) a surety bond in the amount of \$50,000 is issued, payable to any person injured by the dog; or (c) a liability insurance policy, such as a homeowners' insurance policy, is issued, insuring the dog owner for any personal injuries inflicted by the dog.

Summary of Bill: *Insurance companies cannot refuse to write a homeowners' insurance policy or fail to renew a homeowners' insurance policy on the basis that the applicant owns a dog, unless the dog is a dangerous dog, as defined by law.*

Appropriation: *None.*

Fiscal Note: *None requested.*

Effective Date: *Ninety days after adjournment of session in which bill is passed.*

Rulemaking Authority: *N/A.*

