



103RD GENERAL ASSEMBLY

State of Illinois

2023 and 2024

HB1049

Introduced 1/12/2023, by Rep. Rita Mayfield

SYNOPSIS AS INTRODUCED:

New Act

Creates the Dog Breed Insurance Underwriting Protection Act. Provides that with respect to homeowner's insurance policies and renter's insurance policies issued, renewed, modified, altered, or amended on or after the effective date of the Act, no insurer shall refuse to issue or renew, cancel, or charge or impose an increased premium or rate for a policy or contract, or exclude, limit, restrict, or reduce coverage under a policy or contract based solely upon harboring or owning any dog of a specific breed or mixture of breeds. Provides that with respect to homeowner's insurance policies and renter's insurance policies issued, renewed, modified, altered, or amended on or after the effective date of the Act, the provisions shall not prohibit an insurer from refusing to issue or renew or from cancelling a contract or policy nor from imposing a reasonably increased premium or rate for a policy or contract based upon the designation of a dog of any breed or mixture of breeds as a dangerous dog based on sound underwriting and actuarial principles reasonably related to actual or anticipated loss experience. Provides that the Department of Insurance shall have the authority to adopt rules that are not inconsistent with and that are necessary to administer and enforce the provisions. Effective 6 months after becoming law.

LRB103 04655 BMS 49946 b

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 1. Short title. This Act may be cited as the Dog
5 Breed Insurance Underwriting Protection Act.

6 Section 5. Definitions. As used in this Act:

7 "Department" means the Department of Insurance.

8 "Director" means the Director of Insurance.

9 Section 10. Home property insurance; dog breeds.

10 (a) With respect to homeowner's insurance policies and
11 renter's insurance policies issued, renewed, modified,
12 altered, or amended on or after the effective date of this Act,
13 no insurer shall refuse to issue or renew, cancel, or charge or
14 impose an increased premium or rate for a policy or contract,
15 or exclude, limit, restrict, or reduce coverage under a policy
16 or contract based solely upon harboring or owning any dog of a
17 specific breed or mixture of breeds.

18 (b) With respect to homeowner's insurance policies and
19 renter's insurance policies issued, renewed, modified,
20 altered, or amended on or after the effective date of this Act,
21 the provisions of this Act shall not prohibit an insurer from
22 refusing to issue or renew or from cancelling a contract or

1 policy nor from imposing a reasonably increased premium or
2 rate for a policy or contract based upon the designation of a
3 dog of any breed or mixture of breeds as a dangerous dog based
4 on sound underwriting and actuarial principles reasonably
5 related to actual or anticipated loss experience.

6 Section 15. Rules. The Department shall have the authority
7 to adopt rules that are not inconsistent with and that are
8 necessary to administer and enforce the provisions of this
9 Act.

10 Section 99. Effective date. This Act takes effect 6 months
11 after becoming law.