



Rep. Rita Mayfield

Filed: 3/9/2023

10300HB1049ham003

LRB103 04655 BMS 58868 a

1 AMENDMENT TO HOUSE BILL 1049

2 AMENDMENT NO. \_\_\_\_\_. Amend House Bill 1049, AS AMENDED,  
3 by replacing everything after the enacting clause with the  
4 following:

5 "Section 5. The Illinois Insurance Code is amended by  
6 adding Section 143.10e as follows:

7 (215 ILCS 5/143.10e new)

8 Sec. 143.10e. Home property insurance; dog breeds.

9 (a) With respect to homeowner's insurance policies and  
10 renter's insurance policies issued, renewed, modified,  
11 altered, or amended on or after the effective date of this  
12 amendatory Act of the 103rd General Assembly, no insurer shall  
13 refuse to issue or renew, cancel, charge or impose an  
14 increased premium or rate for a policy or contract, or  
15 exclude, limit, restrict, or reduce coverage under a policy or  
16 contract based solely upon harboring or owning any dog of a

1 specific breed or mixture of breeds.

2 (b) Notwithstanding the provisions of subsection (a), an  
3 insurer may cancel or refuse to issue or renew any homeowner's  
4 or renter's insurance policy or impose a reasonably increased  
5 premium for such policy based on the determination of an  
6 individual dog as a dangerous or vicious dog under the Animal  
7 Control Act, as determined by underwriting and actuarial  
8 principles reasonably derived from actual loss experience of  
9 such insurer with that individual dog and any anticipated loss  
10 given such loss exposure.

11 (215 ILCS 5/143.10d rep.)

12 Section 10. The Illinois Insurance Code is amended by  
13 repealing Section 143.10d.

14 Section 99. Effective date. This Act takes effect upon  
15 becoming law, except that the changes to Section 143.10e of  
16 the Illinois Insurance Code take effect 6 months after  
17 becoming law."