

SENATE BILL 647

C4

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By: **Senator Klausmeier**

Introduced and read first time: February 4, 2019

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Insurance – Homeowner’s and Renter’s Policies – Dog Breed Discrimination**

3 FOR the purpose of prohibiting an insurer from discriminating against certain breeds or
4 mixed breeds of dogs in an offer of a homeowner’s insurance or renter’s insurance
5 policy; and generally relating to dog breeds and homeowner’s and renter’s insurance
6 policies.

7 BY repealing and reenacting, with amendments,
8 Article – Insurance
9 Section 19–206.1
10 Annotated Code of Maryland
11 (2017 Replacement Volume and 2018 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
13 That the Laws of Maryland read as follows:

14 **Article – Insurance**

15 19–206.1.

16 (a) This section applies to an insurer that offers a homeowner’s insurance or
17 renter’s insurance policy in the State that [does not provide coverage for losses caused by
18 specific breeds or specific mixed breeds of dogs] **PROVIDES COVERAGE FOR LOSSES**
19 **CAUSED BY A DOG.**

20 [(b) At the time of application for or issuance of a policy of homeowner’s insurance
21 or renter’s insurance, and at each renewal of a policy of homeowner’s insurance or renter’s
22 insurance, an insurer subject to this section shall provide to an applicant or an insured a
23 written notice that:

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 (1) states that the policy does not provide coverage for losses caused by
2 specific breeds or specific mixed breeds of dogs; and

3 (2) identifies the specific breeds or specific mixed breeds of dogs for which
4 the policy does not provide coverage.

5 (c) An insurer subject to this section may provide the notice required under
6 subsection (b) of this section in the annual statement required under § 19–205 of this
7 subtitle.

8 (d) The notice required by this section may be delivered by electronic means if the
9 insurer complies with the requirements of § 27–601.2 of this article.]

10 **(B) AN INSURER MAY NOT DISCRIMINATE AGAINST A SPECIFIC BREED OR**
11 **SPECIFIC MIXED BREEDS OF DOGS IN AN OFFER OF A HOMEOWNER’S INSURANCE OR**
12 **RENTER’S INSURANCE POLICY.**

13 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
14 October 1, 2019.