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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. 3149

02/03/2022

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The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act
1.2 relating to insurance; prohibiting insurers from discriminating based on the breed
1.3 of dog owned; proposing coding for new law in Minnesota Statutes, chapter 65A.

1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. **[65A.303] HOMEOWNER'S LIABILITY INSURANCE; DOGS.**

1.6 Subdivision 1. **Discrimination prohibited.** An insurer writing homeowner's insurance
1.7 for property is prohibited from (1) refusing to issue or renew an insurance policy or contract,
1.8 (2) canceling an insurance policy or contract, or (3) charging or imposing an increased
1.9 premium or rate for an insurance policy or contract, based solely on the fact that the
1.10 homeowner harbors or owns a dog of a specific breed or mixture of breeds.

1.11 Subd. 2. **Exception.** Subdivision 1 does not prohibit an insurer from (1) refusing to issue
1.12 or renew an insurance policy or contract, (2) canceling an insurance contract or policy, or
1.13 (3) imposing a reasonably increased premium or rate for an insurance policy or contract,
1.14 based on a dog being designated as a dangerous dog or potentially dangerous dog under
1.15 section 347.50, or based on sound underwriting and actuarial principles that are reasonably
1.16 related to actual or anticipated loss experience.

1.17 **EFFECTIVE DATE.** This section is effective August 1, 2022, and applies to insurance
1.18 policies and contracts offered, issued, or sold on or after that date.