

**SENATE
STATE OF MINNESOTA
NINETY-SECOND SESSION**

S.F. No. 3213

(SENATE AUTHORS: CHAMPION)

DATE
02/17/2022

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OFFICIAL STATUS
Introduction and first reading
Referred to Commerce and Consumer Protection 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.