



**SUPPORT SB533 – An Act Concerning the Use of Certain Insurance Underwriting Guidelines Pertaining to Dogs Harbored Upon the Insured Property
[Sen. Anne Gobi (D)]**

THIS BILL WOULD MAKE IT ILLEGAL FOR INSURANCE COMPANIES TO REFUSE TO SELL HOME OWNERS INSURANCE TO PEOPLE WHO OWN A PARTICULAR BREED OF DOG

IT'S THE DEED, NOT THE BREED!

Insurance companies can refuse to grant homeowners insurance coverage to families in Massachusetts just because they own a particular breed of dog, even if the dog is well trained and has never demonstrated aggression. Other families who have had coverage for years with a given company have suddenly lost their homeowners insurance just because they own a specific breed - it doesn't matter if they have ever filed a claim.

This bill will protect responsible dog owners and allows insurance companies to raise rates or refuse coverage only if a specific dog has been deemed dangerous based on nondiscriminatory dangerous dog laws or by actual individual incidents of dog attack and bites.

The following information comes from the American Kennel Club, the most knowledgeable dog organization in the US:

“Despite the fact that animal welfare and behavior experts all agree that there’s no such thing as a bad breed, many insurers are adopting blacklists of dogs they refuse to cover.

“The American Kennel Club believes that insurance companies should determine coverage of a dog-owning household based on the dog’s deeds, not the dog’s breed. If a dog is a well-behaved member of the household and the community, there is no reason to deny or cancel coverage. In fact, insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft.” (letter to Massachusetts Joint Committee on Insurance Dec 1, 2003)

CDC (US Center for Disease Control) and many other organizations also do not believe that the problem of dog bites / attacks can be resolved or reduced by using breed specific laws or policies. Responsible dog ownership is the solution.

WHY ENACT THIS LEGISLATION? This legislation will prevent unwarranted penalties on responsible dog owners and focus the attention on those dog owners who are irresponsible. All experts, including the American Kennel Club and the US Center for Disease Control agree that education and training is a paramount element of reducing dog attacks / bites!

FOR MORE INFORMATION:

Massachusetts Federation of Dog Clubs and Responsible Dog Owners

Virginia Rowland, blackslate@aol.com, 978-424-1044

Julie Rembrandt Seeley, jrembrandtseeley@charter.net; 978-456-8644

02/25/17

SENATE No. 533

The Commonwealth of Massachusetts

PRESENTED BY:
Anne M. Gobi

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act concerning the use of certain insurance underwriting guidelines pertaining to dogs harbored upon the insured property.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Anne M. Gobi</i>	<i>Worcester, Hampden, Hampshire and Middlesex</i>	
<i>Jack Lewis</i>	<i>7th Middlesex</i>	<i>1/19/2017</i>
<i>Angelo L. D'Emilia</i>	<i>8th Plymouth</i>	<i>1/24/2017</i>
<i>John W. Scibak</i>	<i>2nd Hampshire</i>	<i>1/25/2017</i>
<i>F. Jay Barrows</i>	<i>1st Bristol</i>	<i>1/26/2017</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>	<i>1/30/2017</i>
<i>Lori A. Ehrlich</i>	<i>8th Essex</i>	<i>1/30/2017</i>
<i>Daniel J. Ryan</i>	<i>2nd Suffolk</i>	<i>1/30/2017</i>
<i>William N. Brownsberger</i>	<i>Second Suffolk and Middlesex</i>	<i>1/30/2017</i>
<i>Mark C. Montigny</i>	<i>Second Bristol and Plymouth</i>	<i>1/30/2017</i>
<i>John J. Lawn, Jr.</i>	<i>10th Middlesex</i>	<i>1/30/2017</i>
<i>Jonathan Hecht</i>	<i>29th Middlesex</i>	<i>2/1/2017</i>
<i>Susan Williams Gifford</i>	<i>2nd Plymouth</i>	<i>2/1/2017</i>
<i>Marjorie C. Decker</i>	<i>25th Middlesex</i>	<i>2/1/2017</i>
<i>Danielle W. Gregoire</i>	<i>4th Middlesex</i>	<i>2/1/2017</i>
<i>Marc R. Pacheco</i>	<i>First Plymouth and Bristol</i>	<i>2/1/2017</i>
<i>Dylan Fernandes</i>	<i>Barnstable, Dukes and Nantucket</i>	<i>2/1/2017</i>
<i>Diana DiZoglio</i>	<i>14th Essex</i>	<i>2/1/2017</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>	<i>2/2/2017</i>
<i>Mike Connolly</i>	<i>26th Middlesex</i>	<i>2/2/2017</i>
<i>Joan B. Lovely</i>	<i>Second Essex</i>	<i>2/2/2017</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>	<i>2/2/2017</i>

<i>Carolyn C. Dykema</i>	<i>8th Middlesex</i>	<i>2/2/2017</i>
<i>Paul R. Heroux</i>	<i>2nd Bristol</i>	<i>2/2/2017</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>	<i>2/3/2017</i>
<i>Keiko M. Orrall</i>	<i>12th Bristol</i>	<i>2/3/2017</i>
<i>Sal N. DiDomenico</i>	<i>Middlesex and Suffolk</i>	<i>2/3/2017</i>
<i>Brian Murray</i>	<i>10th Worcester</i>	<i>2/3/2017</i>
<i>Jason M. Lewis</i>	<i>Fifth Middlesex</i>	<i>2/3/2017</i>
<i>James Arciero</i>	<i>2nd Middlesex</i>	<i>2/3/2017</i>
<i>Michael O. Moore</i>	<i>Second Worcester</i>	<i>2/8/2017</i>
<i>Patrick M. O'Connor</i>	<i>Plymouth and Norfolk</i>	<i>2/13/2017</i>

SENATE DOCKET, NO. 429 FILED ON: 1/16/2017

SENATE No. 533

By Ms. Gobi, a petition (accompanied by bill, Senate, No. 533) of Anne M. Gobi, Jack Lewis, Angelo L. D'Emilia, John W. Scibak and other members of the General Court for legislation relative to the use of certain insurance underwriting guidelines for homeowners with dogs living on such insured property. Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. 501 OF 2015-2016.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninetieth General Court
(2017-2018)**

An Act concerning the use of certain insurance underwriting guidelines pertaining to dogs harbored upon the insured property.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. Chapter 175 of the General Laws is hereby amended by inserting after section 227 the following section:-

Section 228. No insurance company offering homeowners insurance coverage or renters insurance coverage in Massachusetts issuing a policy or contract insuring against liability for injury to any person or injury to or destruction of property arising out of ownership or lease of residential property shall refuse to issue or renew, cancel or charge or impose an increased premium or rate of such a policy or contract based in whole or in part, upon the harboring of any specific breed or breeds of dog upon such real property.

If any such dog has been designated as a dangerous dog pursuant to current statutes, the provisions in this section shall in no manner prohibit an insurer from refusing to issue or renew or from canceling any such contact or policy, nor from imposing an increased premium or rate for such a policy or contract.

SECTION 2. This act shall take effect on the 60th day after enactment.