



SUPPORT SB595 – An Act Concerning the Use of Certain Insurance Underwriting Guidelines Pertaining to Dogs Harbored Upon the Insured Property – Sen. Anne Gobi (D)

SUPPORT HB1037 – An Act Concerning the Use of Certain Insurance Underwriting Guidelines Pertaining to Dogs Harbored Upon the Insured Property – Rep. Jack Lewis (D)

THESE BILLS 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.

These bills 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

Rebecca Leonard, 5inWayland@gmail.com; 508-653-6139

03/0319

SENATE No.

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:

Anne M. Gobi

DISTRICT/ADDRESS:

Worcester, Hampden, Hampshire and Middlesex

SENATE No.

[Pin Slip]

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE SENATE, NO. 533 OF 2017-2018.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-First General Court
(2019-2020)**

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:

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

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

9 If any such dog has been designated as a dangerous dog pursuant to current statutes, the
10 provisions in this section shall in no manner prohibit an insurer from refusing to issue or renew

11 or from canceling any such contact or policy, nor from imposing an increased premium or rate
12 for such a policy or contract.

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

HOUSE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Jack Patrick Lewis

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>Jack Patrick Lewis</i>	<i>7th Middlesex</i>
<i>James Arciero</i>	<i>2nd Middlesex</i>
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>
<i>Christine P. Barber</i>	<i>34th Middlesex</i>
<i>Jennifer E. Benson</i>	<i>37th Middlesex</i>
<i>David Biele</i>	<i>4th Suffolk</i>
<i>Peter Capano</i>	<i>11th Essex</i>
<i>Michelle L. Ciccolo</i>	<i>15th Middlesex</i>
<i>Mike Connolly</i>	<i>26th Middlesex</i>
<i>Brendan P. Crighton</i>	<i>Third Essex</i>
<i>William L. Crocker, Jr.</i>	<i>2nd Barnstable</i>
<i>Daniel R. Cullinane</i>	<i>12th Suffolk</i>
<i>Mark J. Cusack</i>	<i>5th Norfolk</i>
<i>Julian Cyr</i>	<i>Cape and Islands</i>
<i>Angelo L. D'Emilia</i>	<i>8th Plymouth</i>
<i>Michael S. Day</i>	<i>31st Middlesex</i>
<i>Marjorie C. Decker</i>	<i>25th Middlesex</i>

<i>Sal N. DiDomenico</i>	<i>Middlesex and Suffolk</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>
<i>Mindy Domb</i>	<i>3rd Hampshire</i>
<i>Lori A. Ehrlich</i>	<i>8th Essex</i>
<i>Nika C. Elugardo</i>	<i>15th Suffolk</i>
<i>Tricia Farley-Bouvier</i>	<i>3rd Berkshire</i>
<i>Kimberly N. Ferguson</i>	<i>1st Worcester</i>
<i>Ann-Margaret Ferrante</i>	<i>5th Essex</i>
<i>Carole A. Fiola</i>	<i>6th Bristol</i>
<i>William C. Galvin</i>	<i>6th Norfolk</i>
<i>Sean Garballey</i>	<i>23rd Middlesex</i>
<i>Denise C. Garlick</i>	<i>13th Norfolk</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>
<i>Carmine Lawrence Gentile</i>	<i>13th Middlesex</i>
<i>Susan Williams Gifford</i>	<i>2nd Plymouth</i>
<i>Anne M. Gobi</i>	<i>Worcester, Hampden, Hampshire and Middlesex</i>
<i>Carlos Gonzalez</i>	<i>10th Hampden</i>
<i>Kenneth I. Gordon</i>	<i>21st Middlesex</i>
<i>Tami L. Gouveia</i>	<i>14th Middlesex</i>
<i>Danielle W. Gregoire</i>	<i>4th Middlesex</i>
<i>Richard M. Haggerty</i>	<i>30th Middlesex</i>
<i>James K. Hawkins</i>	<i>2nd Bristol</i>
<i>Stephan Hay</i>	<i>3rd Worcester</i>
<i>Jonathan Hecht</i>	<i>29th Middlesex</i>
<i>Natalie M. Higgins</i>	<i>4th Worcester</i>
<i>Steven S. Howitt</i>	<i>4th Bristol</i>
<i>Daniel J. Hunt</i>	<i>13th Suffolk</i>
<i>Louis L. Kafka</i>	<i>8th Norfolk</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>
<i>John J. Lawn, Jr.</i>	<i>10th Middlesex</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>
<i>David Paul Linsky</i>	<i>5th Middlesex</i>
<i>Jay D. Livingstone</i>	<i>8th Suffolk</i>
<i>Adrian C. Madaro</i>	<i>1st Suffolk</i>
<i>Elizabeth A. Malia</i>	<i>11th Suffolk</i>
<i>Paul W. Mark</i>	<i>2nd Berkshire</i>
<i>Joseph D. McKenna</i>	<i>18th Worcester</i>
<i>Paul McMurtry</i>	<i>11th Norfolk</i>

<i>Mark C. Montigny</i>	<i>Second Bristol and Plymouth</i>
<i>Mathew J. Muratore</i>	<i>1st Plymouth</i>
<i>Brian W. Murray</i>	<i>10th Worcester</i>
<i>Tram T. Nguyen</i>	<i>18th Essex</i>
<i>Marc R. Pacheco</i>	<i>First Plymouth and Bristol</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>
<i>Angelo J. Puppolo, Jr.</i>	<i>12th Hampden</i>
<i>David Allen Robertson</i>	<i>19th Middlesex</i>
<i>Maria Duaine Robinson</i>	<i>6th Middlesex</i>
<i>David M. Rogers</i>	<i>24th Middlesex</i>
<i>John H. Rogers</i>	<i>12th Norfolk</i>
<i>Daniel J. Ryan</i>	<i>2nd Suffolk</i>
<i>Todd M. Smola</i>	<i>1st Hampden</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>
<i>Bruce E. Tarr</i>	<i>First Essex and Middlesex</i>
<i>Dean A. Tran</i>	<i>Worcester and Middlesex</i>
<i>Paul F. Tucker</i>	<i>7th Essex</i>
<i>Steven Ultrino</i>	<i>33rd Middlesex</i>
<i>John C. Velis</i>	<i>4th Hampden</i>
<i>Tommy Vitolo</i>	<i>15th Norfolk</i>
<i>Timothy R. Whelan</i>	<i>1st Barnstable</i>
<i>Susannah M. Whipps</i>	<i>2nd Franklin</i>

HOUSE No.

[Pin Slip]

[SIMILAR MATTER FILED IN PREVIOUS SESSION
SEE HOUSE, NO. 554 OF 2017-2018.]

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