

1 H.536

2 Introduced by Representatives Rice of Dorset, Cole of Hartford, Krasnow of  
3 South Burlington, Priestley of Bradford, Stone of Burlington,  
4 Toof of St. Albans Town, and Williams of Barre City

5 Referred to Committee on

6 Date:

7 Subject: Insurance; homeowners; dog breed; discrimination prohibited

8 Statement of purpose of bill as introduced: This bill proposes to prohibit  
9 insurance companies from discriminating against homeowners based solely on  
10 the presence of one or more domestic dogs of a specific breed or mixture of  
11 breeds.

12 An act relating to homeowners' insurance and dog breed discrimination

13 It is hereby enacted by the General Assembly of the State of Vermont:

14 Sec. 1. 8 V.S.A. § 4724 is amended to read:

15 § 4724. UNFAIR METHODS OF COMPETITION OR UNFAIR OR

16 DECEPTIVE ACTS OR PRACTICES DEFINED

17 The following are hereby defined as unfair methods of competition or unfair  
18 or deceptive acts or practices in the business of insurance:

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20 (7) Unfair discrimination; arbitrary underwriting action.

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(G)(i) Making or permitting any unfair discrimination against a homeowner in regard to a homeowners' insurance policy or contract by conditioning rates or the provision or renewal of coverage, or by imposing other conditions of insurance based solely upon the presence of one or more domestic dogs of a specific breed or mixture of breeds.

(ii) This subdivision (G) shall not prohibit an insurer from refusing to issue or renew, from cancelling a contract or policy, or from imposing an increased rate for a contract or policy if a specific dog has a documented history of causing significant damage to real or personal property or serious bodily injury to a person.

(iii) Any action permitted under subdivision (ii) of this subdivision (G) shall be based on sound underwriting and actuarial principles reasonably related to actual or anticipated loss experience.

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Sec. 2. APPLICATION

This act shall apply to all policies offered, issued, amended, or renewed on or after July 1, 2024.

Sec. 3. EFFECTIVE DATE

This act shall take effect on passage.