

Subject Homeowner's Insurance; Dogs

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Summary

Section	Description
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1	[62A.303] Homeowner's liability insurance; dogs.
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Subd. 1. Discrimination prohibited. Prohibits insurers that offer homeowner's insurance policies from refusing to issue or renew, cancelling, or charging an increased premium based solely on the fact that the homeowner has a dog of a specific breed.

Subd. 2. Exception. Clarifies that an insurer is allowed to refuse to issue or renew, cancel, or charge an increased premium based on a dog being designated a potentially dangerous or dangerous dog under section 347.50, or based on sound underwriting and actuarial principles that are related to actual or anticipated loss experience.

Effective date. This section is effective August 1, 2023.