

Amendment No. 32

Senate Amendment to Senate Bill No. 103	(BDR 57-826)
Proposed by: Senator Scheible	
Amends: Summary: Yes Title: Yes Preamble: No Joint Sponsorship: No Digest: Yes	

ASSEMBLY ACTION			Initial and Date	SENATE ACTION			Initial and Date	
Adopted	<input type="checkbox"/>	Lost	<input type="checkbox"/> _____		Adopted	<input type="checkbox"/>	Lost	<input type="checkbox"/> _____
Concurred In	<input type="checkbox"/>	Not	<input type="checkbox"/> _____		Concurred In	<input type="checkbox"/>	Not	<input type="checkbox"/> _____
Receded	<input type="checkbox"/>	Not	<input type="checkbox"/> _____		Receded	<input type="checkbox"/>	Not	<input type="checkbox"/> _____

EXPLANATION: Matter in (1) *blue bold italics* is new language in the original bill; (2) variations of green bold underlining is language proposed to be added in this amendment; (3) ~~red strikethrough~~ is deleted language in the original bill; (4) ~~purple double strikethrough~~ is language proposed to be deleted in this amendment; (5) orange double underlining is deleted language in the original bill proposed to be retained in this amendment.

WLK



Date: 3/16/2021

S.B. No. 103—Prohibits property insurers from discriminating based on the breed of dog at a property. (BDR 57-826)



SENATE BILL NO. 103—SENATOR SCHEIBLE

FEBRUARY 9, 2021

Referred to Committee on Commerce and Labor

SUMMARY—Prohibits ~~{property}~~ certain insurers from discriminating based on the breed of dog at a property. (BDR 57-826)

FISCAL NOTE: Effect on Local Government: No.
Effect on the State: No.

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EXPLANATION – Matter in ***bolded italics*** is new; matter between brackets ~~{omitted material}~~ is material to be omitted.

AN ACT relating to insurance; prohibiting ~~{property}~~ certain insurers from discriminating based on the breed of dog at ~~{a}~~ an applicable property; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

This bill prohibits an insurer from refusing to issue, canceling, refusing to renew or increasing the premium or rate for ~~{a policy}~~ certain policies of ~~{property}~~ insurance on the sole basis of the specific breed or mixture of breeds of a dog that is harbored or owned on ~~{the}~~ an applicable property unless the particular dog is known to be dangerous or vicious or declared to be dangerous or vicious pursuant to the public health laws of this State.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN
SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. Chapter ~~{691A}~~ 687B of NRS is hereby amended by adding thereto a new section to read as follows:

1. Except as otherwise provided in subsection 2, an insurer shall not:

(a) Refuse to issue;

(b) Cancel;

(c) Refuse to renew; or

(d) Increase a premium or rate for,

↪ a policy of ~~{property}~~ insurance based solely on the specific breed or mixture of breeds of a dog that is harbored or owned on ~~{the}~~ an applicable property.

2. The provisions of subsection 1 do not prohibit an insurer from:

(a) Refusing to issue;

(b) Canceling;

(c) Refusing to renew; or

(d) Imposing a reasonable increase to a premium or rate for,

↪ a policy of ~~{property}~~ insurance based on sound underwriting and actuarial principles on the basis that a particular dog which is harbored or owned on ~~{the}~~ an applicable property is known to be dangerous or vicious or has been declared to be dangerous or vicious in accordance with NRS 202.500.

1 3. An insurer may not ask or inquire about the specific breed or mixture of
2 breeds of a dog which is harbored or owned on an applicable property ~~which is~~
3 ~~or is proposed to be, insured under a policy of property insurance,~~ except to ask if
4 the dog is known to be dangerous or vicious or has been declared to be dangerous
5 or vicious in accordance with NRS 202.500.

6 4. As used in this section, "policy of insurance" means:

7 (a) A policy of homeowner's insurance;

8 (b) A policy of renter's insurance;

9 (c) A policy of insurance which covers a manufactured home or a mobile
10 home; and

11 (d) An umbrella policy as defined in NRS 687B.440.

12 Sec. 2. This act becomes effective upon passage and approval.