

SENATE BILL NO. 103—SENATOR SCHEIBLE

FEBRUARY 9, 2021

Referred to Committee on Commerce and Labor

SUMMARY—Prohibits property 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 insurers from discriminating based on the breed of dog at a property; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

1 This bill prohibits an insurer from refusing to issue, canceling, refusing to
2 renew or increasing the premium or rate for a policy of property insurance on the
3 sole basis of the specific breed or mixture of breeds of a dog that is harbored or
4 owned on the property unless the particular dog is known or declared to be
5 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:

1 **Section 1.** Chapter 691A of NRS is hereby amended by
2 adding thereto a new section to read as follows:

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

5 *(a) Refuse to issue;*

6 *(b) Cancel;*

7 *(c) Refuse to renew; or*

8 *(d) Increase a premium or rate for,*

9 *↪ a policy of property insurance based solely on the specific breed*
10 *or mixture of breeds of a dog that is harbored or owned on the*
11 *property.*



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

3 (a) *Refusing to issue;*

4 (b) *Canceling;*

5 (c) *Refusing to renew; or*

6 (d) *Imposing a reasonable increase to a premium or rate for,*
7 *↪ a policy of property insurance based on sound underwriting*
8 *and actuarial principles on the basis that a particular dog which is*
9 *harbored or owned on the property is known to be or has been*
10 *declared to be dangerous or vicious in accordance with*
11 *NRS 202.500.*

12 3. *An insurer may not ask or inquire about the specific breed*
13 *or mixture of breeds of a dog which is harbored or owned on*
14 *property which is, or is proposed to be, insured under a policy of*
15 *property insurance except to ask if the dog is known to be or has*
16 *been declared to be dangerous or vicious in accordance with*
17 *NRS 202.500.*

18 **Sec. 2.** This act becomes effective upon passage and approval.

