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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETIETH SESSION

H. F. No. **2986**

02/22/2018 Authored by Lee; Applebaum; Rosenthal; Dehn, R., and Lillie
The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

1.1 A bill for an act
1.2 relating to homeowner's insurance; prohibiting the use of dog ownership in
1.3 underwriting practices; proposing coding for new law in Minnesota Statutes,
1.4 chapter 65A.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. **[65A.298] DOG OWNERSHIP USE IN UNDERWRITING PROHIBITED.**

1.7 (a) No insurer shall refuse to renew, decline to offer, reduce the limits of, cancel, or
1.8 charge differential rates for equivalent coverage for any coverage in a homeowner's policy
1.9 based in whole or in part upon the harboring of any specific breed of dog on the property.

1.10 (b) Paragraph (a) shall not apply if a dog has been designated as a dangerous dog, as
1.11 defined in section 347.50, subdivision 2.