

**HB 1105 - H AMD 321**

By Representative Campbell

1           Strike everything after the enacting clause and insert the  
2 following:

3           "NEW SECTION. Sec. 1. A new section is added to chapter 48.18  
4 RCW to read as follows:

5           (1) An insurer licensed to write liability insurance, such as  
6 homeowner's insurance, in this state may not deny an application  
7 for a homeowner's insurance policy, or cancel, refuse to renew, or  
8 modify an existing homeowner's insurance policy, on the basis that  
9 the applicant or insured owns or harbors a specific breed of dog on  
10 the real property, unless the dog is a dangerous dog as defined in  
11 RCW 16.08.070.

12           (2) An insurer may require that the insured provide written  
13 notification:

14           (a) From the insured that the dog provides little risk based on  
15 the dog's nature and history; and

16           (b) That the dog provides little risk based on the dog's nature  
17 and history in the form of:

18           (i) A voluntary written statement from a licensed veterinarian  
19 who may be familiar with the dog in question;

20           (ii) A voluntary written statement from a licensed dog trainer  
21 from a canine obedience school; or

22           (iii) A canine good citizen certificate from the American  
23 kennel club.

24           (3) Nothing in this section shall be construed to restrict the  
25 ability of any insurer to charge different premiums for liability  
26 insurance under homeowner's insurance policies to different  
27 applicants or insureds on the basis that the applicants or insureds  
28 own or harbor a specific breed of dog as long as the different  
29 premiums are reasonably and substantially related to articulable,  
30 actual, and quantifiable risks or losses."

**EFFECT:** Adds language to the underlying bill. Allows an insurer to require a written certification from the insured and a third party regarding the nature and history of the dog.

Clarifies that a written statement from the licensed veterinarian or dog trainer is a voluntary statement.

States that nothing in the bill shall be construed to restrict the ability of any insurer to charge different premiums for liability coverage under homeowner's insurance policies for different applicants or insureds on the basis that the applicants or insureds own or harbor a specific breed of dog as long as the different premiums are reasonably and substantially related to articulable, actual, and quantifiable risks or losses.