

SENATE BILL NO. 103—SENATORS SCHEIBLE, DONATE, LANGE,
RATTI; DENIS, D. HARRIS AND OHRENSCHALL

FEBRUARY 9, 2021

Referred to Committee on Commerce and Labor

SUMMARY—Prohibits 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 certain insurers from
discriminating based on the breed of dog at an applicable
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 certain policies of insurance on the sole
3 basis of the specific breed or mixture of breeds of a dog that is harbored or owned
4 on an applicable property unless the particular dog is known to be dangerous or
5 vicious or declared to be dangerous or vicious pursuant to the public health laws of
6 this State.

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

1 **Section 1.** Chapter 687B of NRS is hereby amended by adding
2 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,***



1 ↪ a policy of insurance based solely on the specific breed or
2 mixture of breeds of a dog that is harbored or owned on an
3 applicable property.

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

6 (a) Refusing to issue;

7 (b) Canceling;

8 (c) Refusing to renew; or

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

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

15 3. An insurer may not ask or inquire about the specific breed
16 or mixture of breeds of a dog which is harbored or owned on an
17 applicable property except to ask if the dog is known to be
18 dangerous or vicious or has been declared to be dangerous or
19 vicious in accordance with NRS 202.500.

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

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

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

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

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

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

