

AN ACT concerning regulation.

**Be it enacted by the People of the State of Illinois,
represented in the General Assembly:**

Section 5. The Illinois Insurance Code is amended by adding Section 143.10e as follows:

(215 ILCS 5/143.10e new)

Sec. 143.10e. Home property insurance; dog breeds.

(a) With respect to homeowner's insurance policies and renter's insurance policies issued, renewed, modified, altered, or amended on or after the effective date of this amendatory Act of the 103rd General Assembly, no insurer shall refuse to issue or renew, cancel, charge or impose an increased premium or rate for a policy or contract, or exclude, limit, restrict, or reduce coverage under a policy or contract based solely upon harboring or owning any dog of a specific breed or mixture of breeds.

(b) Notwithstanding the provisions of subsection (a), an insurer may cancel or refuse to issue or renew any homeowner's or renter's insurance policy or impose a reasonably increased premium for such policy based on the determination of an individual dog as a dangerous or vicious dog under the Animal Control Act, as determined by underwriting and actuarial principles reasonably derived from actual loss experience of

such insurer with that individual dog and any anticipated loss given such loss exposure.

(215 ILCS 5/143.10d rep.)

Section 10. The Illinois Insurance Code is amended by repealing Section 143.10d.

Section 99. Effective date. This Act takes effect upon becoming law, except that the changes to Section 143.10e of the Illinois Insurance Code take effect 6 months after becoming law.