



ARIZONA HOUSE OF REPRESENTATIVES

Fifty-fifth Legislature
Second Regular Session

House: GE DP 10-3-0-0

HB 2323: homeowner's insurance; dogs; nondiscrimination

Sponsor: Representative Kavanagh, LD 23

House Engrossed

Overview

Provides prohibitions on the consideration of a dog breed in relation to a policy of insurance.

History

Insurance is defined in statute as a contract by which a person undertakes to indemnify another or to pay a specified amount on determinable contingencies ([A.R.S. § 20-103](#)).

Provisions

1. Prohibits the breed of a dog from being considered or used for any of the following purposes:
 - a) Underwriting or actuarial processes for determining liability, risk, actual or potential losses or any other matter related to claims involving dogs under a policy of insurance;
 - b) Surveys, questionnaires or other means of gathering information regarding possession, ownership or the presence of a dog on premises insured or to be insured under a policy of insurance; or
 - c) Conclusions of law or findings of fact entered by a hearing officer, court, administrative law judge, arbitrator or other legal decision maker regarding whether a dog is vicious or aggressive or has caused liability to occur, as part of determining coverage, liability or damages related to a policy of insurance. (Sec. 1)
2. Defines the following terms:
 - a) *Aggressive*;
 - b) *Breed*;
 - c) *Policy of insurance*;
 - d) *Provocation*; and
 - e) *Vicious*. (Sec. 1)

☐ Prop 105 (45 votes)

☐ Prop 108 (40 votes)

☐ Emergency (40 votes)

☐ Fiscal Note