



# ARIZONA HOUSE OF REPRESENTATIVES

Fifty-fifth Legislature  
Second Regular Session

House: GE DP 10-3-0-0

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**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)

<input type="checkbox"/> Prop 105 (45 votes)	<input type="checkbox"/> Prop 108 (40 votes)	<input type="checkbox"/> Emergency (40 votes)	<input type="checkbox"/> Fiscal Note
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