

1 AN ACT concerning insurance.

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

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

6 (215 ILCS 5/143.10d new)

7 Sec. 143.10d. Homeowner's liability insurance; dogs.

8 (a) An insurer that issues a policy or contract insuring
9 against liability for injury to any person or against
10 liability for injury to or destruction of property, arising
11 out of ownership or lease of residential one, 2, 3, or 4
12 dwelling real property, may not cancel, charge or impose an
13 increased premium or rate for, or refuse to issue or renew
14 that kind of policy or contract based, in whole or in part,
15 upon the harboring of a specific breed of dog upon the
16 insured property.

17 (b) If the dog is found to be a vicious dog under
18 Section 15 of the Animal Control Act, however, subsection (a)
19 does not prohibit an insurer from canceling, charging or
20 imposing an increased premium or rate for, or refusing to
21 issue or renew that kind of policy based upon sound
22 underwriting and actuarial principles reasonably related to
23 actual or anticipated loss experience.

24 (c) This Section applies to policies and contracts of
25 insurance amended, delivered, issued, or renewed on and after
26 the effective date of this amendatory Act of the 92nd General
27 Assembly.