

Action for Pet-Inclusive Housing

Keeping Families Together

7 REASONS TO REJECT DISCRIMINATORY BREED LISTS IN HOMEOWNERS AND RENTERS INSURANCE

1

There is no actuarial data supporting a link between dog breed and bite risk

If listed breeds do not actually increase claims higher than those for unlisted breeds, then the breed list has no rational basis.

2

The largest DNA study found that visual identification of a dog's breed is unreliable

Less than 5% of the dogs examined were “purebred”, and only 1.3% were identified as having two purebred parents of different breeds. The vast majority within the study had 3+ breeds identified in their genetic makeup.

3

Moderate and low-income households are disproportionately impacted in the insurance market

Although insurance carriers allege that dogs on the breed list are an undesirable risk, many carriers will overlook that risk by waiving underwriting guidelines if the insurance consumer is a preferable or profitable customer.

4

Focus on the breed of dog can result in racial discrimination for BIPOC households

Studies show there is a correlation between breed type and race as it relates to the perception of owners.

5

Prohibiting discriminatory insurance practices does not drive up coverage rates

10 out of 11 states that prohibit insurance discrimination report coverage costs well below the national average of \$2,868/yr for a \$300k policy.

6

Prohibiting discriminatory insurance practices does not drive up monthly rental costs

8 out of 11 states with policies prohibiting insurance companies from using breed lists are at or below the national average rent increase of 4.9%

7

Prohibiting breed lists does not impact housing development

4 out of 11 states with policies prohibiting insurance companies from using breed lists rank in the top 10 national producers of multi-family housing in 2025.

Sources

Breed Discrimination in the Homeowners Insurance Industry (November 2020), <https://bestfriends.org/network/studies-publications/breed-discrimination-insurance#intro>

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Visual Breed Identification Literature Review, https://www.nationalcanineresearchcouncil.com/research_library/visual-breed-identification-a-literature-review/

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