

**State Corporation Commission  
2004 Fiscal Impact Statement**

**1. Bill Number** HB1007

**House of Origin** ☐ Introduced ☒ Substitute ☐ Engrossed

**Second House** ☐ In Committee ☐ Substitute ☐ Enrolled

**2. Patron** Rust

**3. Committee** Passed Both Houses

**4. Title** Homeowners insurance; exclusions for attractive nuisances and dangerous or vicious animals

**5. Summary/Purpose:** Allows insurers to exclude vicious or dangerous animals that have bitten, attacked, or inflicted injury on a person or companion animal from a policy written to insure an owner-occupied dwelling as long as the insured agrees in writing.

**6.** No Fiscal Impact on state agencies

**7. Budget amendment necessary:** No

**8. Fiscal implications:** None on state agencies

**9. Specific agency or political subdivisions affected:** State Corporation Commission  
Bureau of Insurance

**10. Technical amendment necessary:** None

**11. Other comments:** As a result of this bill, insurers must file with the Bureau of Insurance uniform policy forms that will be used by the insurer to exclude coverage. Further, insurers must make available to the Bureau documentation substantiating the reason for the exclusion as well as the actual exclusion document signed by the insured.

**Date:** 03/09/04 /V. Tompkins

cc: Secretary of Commerce and Trade