

**Public Policy Position
HB 5580**

The Animal Law Section is a voluntary membership section of the State Bar of Michigan, comprised of 247 members. The Animal Law Section is not the State Bar of Michigan and the position expressed herein is that of the Animal Law Section only and not the State Bar of Michigan. To date, the State Bar does not have a position on this item.

The Animal Law Section has a public policy decision-making body with 15 members. On April 22, 2026, the Section adopted its position after an electronic discussion and vote. 13 members voted in favor of the Section's position, 0 members voted against this position, 0 members abstained, 2 members did not vote.

SUPPORT

Explanation:

The Animal Law Section supports HB 5580, which would prohibit consideration of a dog's breed or mix of breeds in decisions related to residential property liability insurance. The bill strikes a balance by expressly allowing insurers to make decisions based on "sound underwriting and actuarial principles unrelated to the breed or mixture of breeds of a dog that resides at the insured property or the property that is to be insured."

Breed is not an accurate predictor of canine behavior. In a study based on a survey of owners of 18,385 dogs (49% purebred) and DNA sequencing of 2155 dogs, researchers concluded that "dog breed is generally a poor predictor of individual behavior."

<https://www.science.org/doi/10.1126/science.abk0639>

By requiring that any insurance decision be breed neutral, this bill ensures fairness and does not allow insurers to interfere with or penalize insureds' ownership interests in specific breeds or types of dogs based on prejudice.

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