



NW Insurance Council

Consumer Alert

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Dog Bite Prevention Week

Dog bite related claims in U.S. decreased in 2020 while total cost of claims increased

Insurers encourage proper training and care of pets to avoid tragic injuries

What to Know

- *Dog bites send millions of injured people – often children – to emergency rooms each year.*
- *Liability insurance claims for dog bite-related injuries topped \$2.8 million in Idaho in 2019, according to the [Insurance Information Institute \(I.I.I.\)](#)*
- *Most – but not all - insurance companies insure homeowners and renters who own dogs. Some companies exclude certain breeds from coverage, while many focus on the individual dog's behavior.*

BOISE, ID, April 15, 2021 – April 11-17 is [Dog Bite Prevention Week](#) and insurers are encouraging dog owners to train and care for their pets properly to avoid tragic injuries and costly dog bite claims.

In U.S. households, an estimated 85 million dogs are owned as pets and, in most cases, considered to be “part of the family.” But dogs in your care can also be a source of liability for pet owners if they injure people or other pets.

While the overall number of dog bite (and related injury) claims fell by 4.6 percent in 2020, insurers nationwide paid \$853.7 million in claims as a result of 16,991 dog bite claims, an increase of 7.1 percent from the previous year, according to the [Insurance Information Institute](#) (I.I.I.). The average cost paid per dog bite claim was \$50,245 in 2020 compared to \$44,760 in 2019.

More than 4.5 million people in the United States are bitten by dogs each year, resulting in an estimated 800,000 injuries that need medical attention, according to the [American Veterinary Medical Association](#) (AVMA). Children are the most common victims of dog bites, followed by senior citizens.

And according to [State Farm's](#) claim information, dog-related injury claims increased 21.6 percent in March 2020 at the start of COVID-19 lockdowns compared to March of the previous year, likely because of dog owners' stress and more family members in the house throughout the day.

“For so many of us, our dogs are family, and millions of times each day, people and dogs interact happily, without any negative consequences,” said Kenton Brine, president of the NW Insurance Council. “And most of the time, dog bites can be prevented through education and responsible dog ownership.”

[Homeowners](#) and [Renters insurance](#) policies typically include coverage for dog bite liability, which means that if a pet you own injures another person or pet and they suffer an injury and/or seek damages, your insurance will help pay the cost of your defense and pay damages up to the limits of the policy. Most Homeowners policies provide \$100,000 to \$300,000 in liability coverage, but that figure is much lower for Renters insurance. If the claim exceeds the limit of a policy, the dog owner is responsible for any damages above that amount, including legal expenses.

It's also important to contact your insurance agent to find out if your company insures your dog's breed.

Most – but not all - insurance companies insure homeowners and renters who own dogs. Some companies exclude certain breeds from coverage, while many focus on the individual dog's behavior. That means, if your dog bites someone or attacks a pet from outside your household, most insurance companies are likely to recognize your dog as an increased risk. Your insurance company then may charge a higher premium, non-renew your Homeowners or Renters insurance policy or exclude your dog from liability coverage.

“Every insurance company has its own underwriting guidelines,” Brine said. “But a dog with a history of biting could be harder to insure or, at minimum, could increase your cost for Homeowners insurance.”

Now that COVID-19 lockdowns and restrictions are easing and people are returning to work and activities outside the home, pets being left alone could experience separation anxiety, which could cause behavioral problems that lead to more dog bites.

[NW Insurance Council](#) and [I.I.I.](#) offer these tips to help reduce the risk of your dog biting someone:

- [Dog bite liability laws](#) and breed-specific statutes vary by state and municipalities. As a dog owner, it is important to [know your state](#) and local laws as well as your insurance coverage.
- Spay or neuter your dog. Studies show that dogs are three times less likely to bite if they have been neutered.
- Socialize your dog so that it becomes more comfortable around people and other animals, especially if your pet has only been interacting with you and family members during quarantine. Take it slow and don't rush your dog into crowded areas or dog parks. Also, always leash your dog in public so you are better able to maintain control.

- Teach your kids the basics of dog safety. Discourage children from disturbing a dog that is eating or sleeping, for example, and always supervise children when they are around dogs.
- Play non-aggressive games such as fetch. Playing aggressive games like tug-of-war can encourage inappropriate behavior from your dog.
- Always ask an owner for permission before petting their dog, and make sure your children do the same before petting an unfamiliar dog.
- Do not approach a strange dog and avoid eye contact with a dog that appears threatening.

For more information about insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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