



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Operations Director
NW Insurance Council
Phone: (503) 465-6800 / (800) 664-4942

Release Date: 04-17-2026

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://facebook.com/NWInsuranceCouncil)

Oregon home insurers paid \$19.4 million in “dog bite” claims last year

Nationwide, insurance claims from dog-related injuries topped \$1.86 billion in 2025

What to Know

- *U.S. home insurers paid \$1.86 billion as a result of 28,450 dog bite and other dog-related injury claims in 2025, with an average cost of \$65,450 per claim.*
- *In Oregon, insurers paid \$19.4 million to settle 312 claims, with an average cost of \$62,085 per claim.*
- *Most insurers cover dog-related liability, but coverage varies by company, breed, and a dog’s history or behavior.*

PORTLAND, OR, April 17, 2026– As [Dog Bite Prevention Week](#) (April 13–18) comes to a close, insurers are encouraging pet owners to continue to take simple steps to prevent injuries that can have serious emotional and financial consequences.

Nationwide, home insurers paid \$1.86 billion to settle dog bite and dog-related injury claims in 2025, according to the [Insurance Information Institute](#) (I.I.I.). With an estimated

65 million U.S. households owning dogs, these incidents remain a significant and growing risk.

The number of dog bite and injury claims rose 25.6% in 2025, while the average cost per claim decreased from \$69,272 in 2024 to \$65,450 in 2025.

In Oregon, both the number of claims and total payouts increased, while the average cost per claim declined slightly, according to data from the Insurance Information Institute (I.I.I.). Insurers paid \$19.4 million for 312 claims in 2025, up from \$15.5 million for 244 claims in 2024. The average cost per claim decreased from \$63,611 to \$62,085.

More than 4.5 million people in the United States are bitten by dogs each year. Children are the most common victims, with many incidents occurring during everyday interactions with familiar dogs, according to the [American Veterinary Medical Association](#).

“For many of us, dogs are part of the family, and most interactions between people and pets are positive,” said Kenton Brine, president of the [NW Insurance Council](#). “But when bites do occur, they can often be prevented through education and responsible ownership.”

Understanding Insurance Coverage

Most [homeowners](#) and [renters](#) insurance policies include liability coverage for dog-related injuries. If a pet injures someone, insurance may help cover legal costs and damages up to policy limits.

Typical homeowners policies provide \$100,000 to \$300,000 in liability coverage, while renters policies often provide less. If damages exceed those limits, the pet owner may be responsible for the remaining costs.

[Umbrella](#) insurance policies can provide additional liability protection above standard policy limits.

[Dog bite liability laws](#) vary by [state](#) and municipality, making it important for pet owners to understand both their local laws and their insurance coverage.

Coverage also varies by insurer. While many companies insure dog owners, some may exclude certain breeds or evaluate coverage based on an individual dog's behavior and history. A prior bite incident can lead to higher premiums, coverage exclusions, or non-renewal.

“Every insurance company has its own underwriting guidelines,” Brine said. “A dog with a history of biting may be more difficult to insure and could increase the cost of coverage.”

Tips to Help Prevent Dog Bites

The following steps can help reduce the risk of dog bites:

- Spay or neuter your dog. Studies show neutered dogs are less likely to bite.
- Socialize your dog gradually so it becomes comfortable around people and other animals.
- Always keep your dog on a leash in public to maintain control.
- Teach children how to interact safely with dogs and always supervise them.
- Do not disturb a dog that is eating, sleeping, or caring for puppies.
- Avoid aggressive play such as tug-of-war; encourage non-aggressive games like fetch.
- Always ask permission before approaching or petting a dog.
- Do not approach unfamiliar dogs or make direct eye contact with a dog that appears threatened or aggressive.

For more information about property & casualty 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.

###