

More than 50 percent of **dog bites** occur on the dog owner's property, and they account for **one-third** of all homeowners insurance liability **claims**.



ESTIMATED NUMBER AND COST OF DOG BITE CLAIMS (AND OTHER DOG-RELATED INJURIES)

| Year | Value of claims (\$millions) | Number of Claims | Average cost per claim |
|---------------------------|------------------------------|------------------|------------------------|
| 2003 | \$324.2 | 16,919 | \$19,162 |
| 2004 | \$318.9 | 15,630 | \$20,406 |
| 2005 | \$321.1 | 14,295 | \$22,464 |
| 2006 | \$322.4 | 14,661 | \$21,987 |
| 2007 | \$356.2 | 14,531 | \$24,511 |
| 2008 | \$387.0 | 15,823 | \$24,461 |
| 2009 | \$412.0 | 16,586 | \$24,840 |
| 2010 | \$412.6 | 15,770 | \$26,166 |
| 2011 | \$490.8 | 16,695 | \$29,396 |
| 2012 | \$489.7 | 16,459 | \$29,752 |
| 2013 | \$483.7 | 17,359 | \$27,862 |
| 2014 | \$530.8 | 16,550 | \$32,072 |
| % change 2013-2014 | 9.7% | -4.7% | 15.1% |
| % change 2003-2014 | 63.7% | -2.2% | 67.4% |

- Each year, more than 4.5 million people in the U.S. are bitten by dogs.
- Almost 1 in 5 people bitten by dogs require medical attention.
- Every year, more than 800,000 Americans receive medical attention for dog bites; at least half of them are children.
- Children are, by far, the most common victims of dog bites and are far more likely to be severely injured.
- Most dog bites affecting young children occur during everyday activities and while interacting with familiar dogs.
- Senior citizens are the second most common dog bite victims.

Sources: Insurance Information Institute, State Farm, and American Veterinary Medical Association



Dog Owner Liability

There are three kinds of law that impose liability on owners:

- Dog-bite statute: The dog owner is automatically liable for any injury or property damage the dog causes, even without provocation.
- “One-bite” rule: In some states, the owner is not held liable for the first bite the dog inflicts. Once an animal has demonstrated vicious behavior, such as biting or otherwise displaying a “vicious propensity”, the owner can be held liable. Some states have moved away from the one-bite rule and hold owners responsible for any injury, regardless of whether the animal has previously bitten someone.
- Negligence laws: The dog owner is liable if the injury occurred because the dog owner was unreasonably careless (negligent) in controlling the dog.

In most states, dog owners are not liable to trespassers who are injured by a dog. However, a dog owner who is legally responsible for an injury to a person or property may be also responsible for reimbursing the injured person for medical bills, lost wages, pain and suffering and property damage

Sources: Insurance Information Institute, State Farm, and American Veterinary Medical Association



Common List of Dogs & Animals that may be excluded on your policy:

- Chows
- Bull Mastiffs
- Huskies
- Alaskan Malamutes
- Wolf-Dog Hybrids
- Aikita
- Rhodesian Ridgebacks
- Pit Bull Terriers
- Doberman Pinschers
- Rotweillers
- Staffordshire Terriers
- German Shepherds
- Great Danes
- St. Bernards
- Any attack, non-domesticated or guard dog
- Any non-domestic or exotic animal
- A mixed breed which includes any of the above
- Any animal with a past history of bites or attacks
- Farm and Ranch Animals, either owned or boarded