

Dog Bite Claims Eat Up Significant Percentage of Homeowner Insurance Claims

Article By:

Jonathan Rosenfeld

Dogs are extremely popular pets, with nearly half of American households owning one or more of them. They are also the cause of many homeowners' insurance claims, with dog bites representing nearly one in five claims filed each year. The rise in the number of dog attack related claims shows that many dog owners are failing to properly train and control their animals or to supervise them while they interact with children or strangers. Just over half of these incidents involve an animal that the victim is familiar with in some way— such as the pet of a friend or family member.

Insurance Claims Top \$600 Million in 2016 for Dog Related Incidents

Statistics over the last 13 years have shown a steady increase in the number of dog bites and the financial cost of providing compensation to victims. In 2003, just over \$324 million in homeowners claims were paid out nationwide, with an average claim of \$19,000. Last year, over \$602 million was paid out to dog attack victims and the average claim was over \$33,000. This is an increase of nearly 86%.

The cost of animal attacks represents almost a third of all homeowners' liability claims in 2016 and the cost per claim has increased by nearly 70% over the last decade. Illinois is ranked sixth in the nation for the number of dog bites, with over 910 claims filed in the last year. The CDC estimates that there are nearly 4.5 million dog bites every year, but the majority result in very minor injuries or are settled privately without a claim.

Children are More Prone to Experience Dog Bites

Due to the tendency of children to interact with dogs in a rougher manner and parents not to educate them properly on how to act around them, they are more likely to be attacked than adults. The age group of 5 to 9 year olds is the most impacted by dog bites and many of these incidents can be prevented through supervision and education. Children need to be made to understand what actions can make a dog defensive and inclined to attempt to defend itself and parents need to monitor both their children and dogs when they are playing together.

Homeowners' Insurance and Aggressive Dog Breeds

More insurance companies are denying coverage to homeowners who own aggressive dog breeds due to the rapid increase in the number of dog bite claims each year. Breeds that are considered dangerous can include pit bulls, Rottweilers and Dobermans, but it is important to understand that any animal can become dangerous if trained to be or if it is abused by its owner.

Some argue that it is the owner, not the breed that determines whether a dog is dangerous and some insurance companies use this reasoning to underwrite policies. In these cases, they look at whether the dog has a history of attacking other and if it has a positive disposition rather than making assumptions purely based on its genetics. It is possible for people with violent dogs to lose their insurance coverage for this reason if they continue to own a dog that is considered a menace.

As dog bites continue to represent a significant portion of claims, insurers are taking steps to direct liability onto the homeowners instead of assuming risk themselves. This is seen through limiting liability insurance for dogs, excluding them from coverage or refusing to renew a client's policy if he or she owns a dog with a record of acting violently. Others simply reduce their risk by charging a much higher premium both to encourage policyholders to exhibit more control over their pets.

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- <http://www.iii.org/issue-update/dog-bite-liability>
 - <https://dogbitelaw.com/insurance-for-dog-owner/insurance-for-dog-owner>
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