



NW Insurance Council

Consumer Alert

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Dog Bite Prevention Week

Oregon home insurers paid \$8.38 million in “dog bite” claims last year

Nationwide, insurance claims from dog-related injury topped \$1 billion in 2022

What to Know

- *[The Insurance Information Institute \(I.I.I.\)](#) reports that U.S. home insurers in the U.S. paid more than \$1 billion as a result of 17,597 dog bite-related claims in 2022. Nationwide, incidents decreased but settlement costs rose dramatically.*
- *Home insurers in Oregon paid \$8.38 million to settle 160 dog bite-related injuries in 2022 with the average cost per claim at \$52,390, according to 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.*

PORTLAND, OR, April 10, 2023 – April 9-15 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. Nationwide, home insurers paid over \$1 billion to settle dog bite (and related injury) claims in 2022, a 28 percent increase from 2021.

With an estimated [87 million households](#) in the U.S. owning pets, it's clear that for many Americans pets are "part of the family." But dogs and other pets in your care can also be a source of liability if they injure people or other pets. And the cost of treating injuries and settling pet-related injury claims has jumped dramatically.

The overall number of dog bite and related injury claims in the U.S. decreased by 2.2 percent in 2022, but the average cost per claim increased by 32 percent to \$64,555. In Oregon, home insurers paid \$8.38 million to settle 160 dog bite and injury-related claims in 2022 with the average cost per claim at \$52,390.

More than 4.5 million people in the United States are bitten by dogs each year. According to the [American Veterinary Medical Association](#), children are the most common victims of dog bites with most incidents occurring during everyday activities and while interacting with familiar dogs.

"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 may be responsible for any damages above that amount, including legal expenses.

Companies also offer [Umbrella Insurance](#) policies, which provide additional liability coverage above the limits included in a standard home or renter policy, for an additional premium.

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 and 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 have eased 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. 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 an unfamiliar 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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