Dog Bites Accounted For More Than One-Third Of All Homeowners Liability Pay Outs Last Year As Cost Per Claim Soars

National Dog Bite Prevention Week Is May 17-23; California Has Largest Number of Claims, New York Has Highest Cost per Claim

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NEW YORK, May 14, 2015 ? Dog bites (and other dog-related injuries) accounted for more than one-third of all homeowners insurance liability claim dollars paid out in 2014, costing in excess of $530 million, according to the Insurance Information Institute (I.I.I.) and State Farm®, the largest writer of homeowners insurance in the United States.

An analysis of homeowners insurance data by the I.I.I. found that while the number of dog bite claims nationwide decreased 4.7 percent in 2014, the average cost per claim for the year was up 15 percent. The average cost paid out for dog bite claims nationwide was $32,072 in 2014, compared with $27,862 in 2013.

?The average cost per claim nationally has risen more than 67 percent from 2003 to 2014, due to increased medical costs as well as the size of settlements, judgments and jury awards given to plaintiffs, which are still on the upswing,? said Loretta Worters, vice president with the I.I.I.

The study noted that California continued to have the largest number of claims in the U.S. at 1,867. Ohio had the second highest number of claims at 1,009. While New York had only the third highest number of claims at 965, it registered the highest average cost per claim in the country: a startling $56,628. The trend in higher costs per claim is attributable not simply to dog bites but also to dogs knocking down children, cyclists, the elderly, etc., all of which can result in fractures and other blunt force trauma injuries that impact the potential severity of the losses.

ESTIMATED NUMBER AND COST OF DOG BITE CLAIMS (AND OTHER DOG-RELATED INJURIES), 2003-2014

Year	Value of claims ($ millions)	Number of claims	Average cost per claim
2003	$324.20	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	**9.70%**	**-4.70%**	**15.10%**
% change, 2003-2014	**63.70%**	**-2.20%**	**67.40%**

Source: Insurance Information Institute, State Farm®.

ESTIMATED NUMBER AND COST OF DOG BITE CLAIMS (AND OTHER DOG-RELATED INJURIES) 2014 STATE RESULTS

State	Number of claims	Average cost per claim	Value of claims ($ millions)
CA	1,867	$33,649	$62.80
OH	1,009	21,983	22.2
NY	910	56,628	51.5
IL	872	34,894	30.4
PA	861	26,211	22.6
MI	693	38,302	26.5
TX	621	16,205	10.1
IN	481	21,287	10.2
GA	388	31,497	12.2
WI	388	26,873	10.4
Top 10	**8,090**	**$32,018**	**$259.00**
Other States	**8,460**	**$32,124**	**$271.80**
U.S.	**16,550**	**$32,072**	**$530.80**

Source: Insurance Information Institute, State Farm®.

Be a Responsible Dog Owner

Even normally docile dogs may bite when they are frightened or when defending their puppies, owners or food. However, the best way to protect yourself is to prevent your dog from biting anyone in the first place. The most dangerous dogs are those that fall victim to human shortcomings such as poor training, irresponsible ownership and breeding practices that foster viciousness.

?All dogs have the potential to bite, but for most, biting is a last resort,? said Victoria Stilwell, star of Animal Planet?s hit TV series *It?s Me or the Dog*. ?If time is taken to raise, teach and socialize a dog correctly, the likelihood of a bite incident occurring is extremely low,? explained Stilwell, a passionate advocate for positive reinforcement training methods. ?Confident dogs have less need to use aggressive behavior.?

National Dog Bite Prevention Week® (May 17-23, 2015), is an annual event designed to provide consumers with information on how to be responsible pet owners while increasing awareness of a serious public health issue.

Taking the following steps can reduce the chances of your dog biting someone:

- Consult with a professional (e.g., veterinarian, animal behaviorist or responsible breeder) to learn about suitable breeds of dogs for your household and neighborhood.
- Spend time with a dog before buying or adopting it. Use caution when bringing a dog into a home with an infant or toddler. A dog with a history of aggression is inappropriate in a household with children.
- Be sensitive to cues that a child is fearful of or apprehensive about a dog and, if so, delay acquiring a dog. Never leave infants or young children alone with any dog.
- Socialize your dog so it knows how to act with other animals and people.

- Discourage children from disturbing a dog that is eating or sleeping.
- Be cautious when exposing your dog to new situations in which you are unsure of its response.
- Never approach a strange dog and always avoid eye contact with a dog that appears threatening.
- Immediately seek professional advice from veterinarians, animal behaviorists or responsible breeders if your dog develops aggressive or undesirable behaviors.

The following organizations are committed to educating Americans about dog bite prevention:

- American Academy of Pediatrics
- American Humane Association
- American Society for Reconstructive Microsurgery (ASRM)
- American Veterinary Medical Association (AVMA)
- Prevent The Bite
- United States Postal Service (USPS)
- Victoria Stilwell Foundation

RELATED LINKS

- Issues Update: Dog Bite Liability
- Video: Preventing Dog Bites

The I.I.I. has a full library of educational videos on itsYou Tube Channel. Information about I.I.I. mobile apps can be foundhere.

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