

# DOG BITE CLAIMS

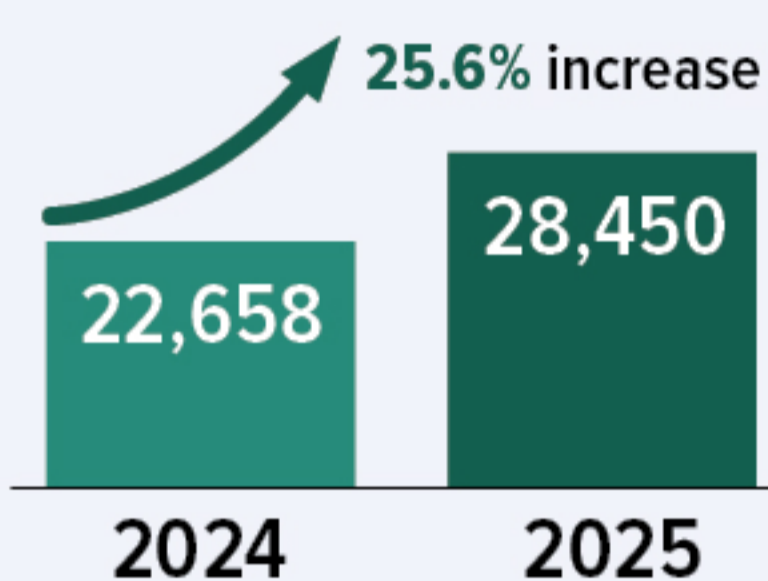
## By the Numbers, 2025



Liability claims related to dog bites and other dog-related injuries cost homeowners insurers:

# \$1,862,000,000

Total Claims:  
**28,450**



Average Cost Per Claim:  
**\$65,450**



A **5.5%** decrease  
from \$69,272 in 2024

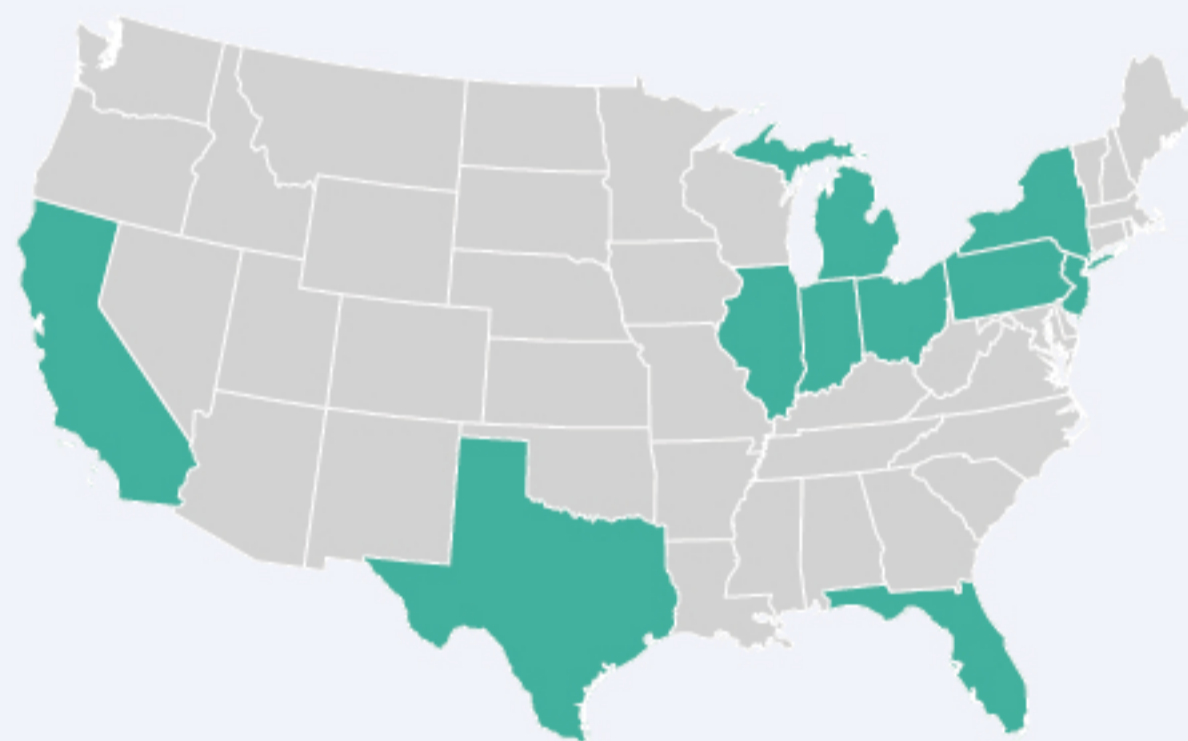
Since 2016, average cost per claim nationally has **increased 97%**

due to increased medical costs as well as the size of settlements, judgments and jury awards given to plaintiffs, which are trending upwards.



## Top 10 States by Estimated Number and Cost of Dog Bite Claims

These top ten states make up **52%** of all dog bite claims in the U.S.



| Rank | State        | Number of claims | Average cost per claim* | Value of claims (\$ millions) |
|------|--------------|------------------|-------------------------|-------------------------------|
| 1    | California   | 2,830            | \$81,789                | \$232                         |
| 2    | Florida      | 2,347            | \$62,375                | \$146                         |
| 3    | Michigan     | 1,432            | \$68,018                | \$97                          |
| 4    | Ohio         | 1,348            | \$41,413                | \$56                          |
| 5    | Pennsylvania | 1,324            | \$68,786                | \$91                          |
| 6    | Texas        | 1,313            | \$70,885                | \$93                          |
| 7    | New York     | 1,308            | \$92,154                | \$121                         |
| 8    | Illinois     | 1,283            | \$79,596                | \$102                         |
| 9    | Indiana      | 824              | \$53,396                | \$44                          |
| 10   | New Jersey   | 818              | \$77,447                | \$63                          |

\*Calculated from unrounded data.



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