

Insurance claims for dog bites rise

Homeowners in the dog house could see premiums increase



By Adam Belz
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Put a muzzle on your mutt, or your insurance premium might go up.

Dog bites accounted for more than one-third of homeowners insurance liability claims paid in 2011, costing nearly \$479 million in the U.S., according to the Insurance Information Institute.

Property casualty insurers pay out far more in claims for property damage to homes. But when it comes to liability, the cost of dog bite claims has risen 48% since 2003, even though the number of dog bites has remained roughly flat, the organization said.

State Farm, the largest writer of homeowners insurance in the US paid more than \$109 million on nearly 3,800 dog bite claims in 2011.

The Insurance Information Institute's analysis of homeowners insurance data found that the average cost of dog bite claims in the U.S. was \$29,396 in 2011, up 53.4% from \$19,162 in 2004. Medical costs and the sizes of settlements, judgments and jury awards given to plaintiffs have all outpaced inflation, the organization said.

High payouts on dog bites are happening because more people own dogs, they live closer to one another and parents are more likely to get advanced medical care for their children after a bite, said Bob Skow, CEO of the Independent Insurance Agents of Iowa. "Forty years ago, a kid got bit, Mom and Dad didn't take him to a plastic surgeon," he said. "Nowadays they do."

Most often, kids are the bite victims. Skow said people should own dogs appropriate for where they live and train them properly, and parents should teach children how to avoid provoking dogs.

There are 78.2 million dogs in the U.S., according to the American Pet Products Association, one dog for every four people. "Statistically, the numbers have gone up at the same time that we've become more of an urban society," Skow said.

Laws in 18 states let dog owners off on liability for the dog's first bite, but in others, including Iowa, an owner is liability for all damages caused by his dog, unless the person injured was committing a crime or trespassing, or unless the dog had rabies and the owner didn't know it.

"Most insurance policies are going to put in their underwriting provisions that they're not going to cover vicious dogs," said Tom Alger, Iowa Insurance Division spokesman.

Belz also reports for *The Des Moines Register*
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