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Dog Bite Homeowners Liability Claims Nationwide Increased 18 Percent; California, Florida And New York Lead Nation In Number of Claims

National Dog Bite Prevention Week® Is April 9-15

NEW YORK, April 6, 2017 — Dog bites and other dog-related injuries accounted for more than one-third of all homeowners liability claim dollars paid out in 2016, costing in excess of \$600 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 the number of dog bite claims nationwide increased to 18,123 in 2016, compared to 15,352 in 2015 -- an 18 percent increase. The average cost per claim, however, decreased by more than 10 percent. The average cost paid out for dog bite claims was \$33,230 in 2016, compared with \$37,214 in 2015 and \$32,072 in 2014.

“The decrease in the 2016 average cost per claim could be attributed to a decrease in severity of injuries,” said [Loretta Worters](#), a vice president with the I.I.I. “But the average cost per claim nationally has risen more than 70 percent from 2003 to 2016, due to increased medical costs as well as the size of settlements, judgments and jury awards given to plaintiffs.”

Estimated Number and Cost of Dog Bite Homeowners Liability Claims (And Other Dog-Related Injuries*), 2003-2016

Year	Total Claims Paid Out (\$ millions)	Number of Claims	Average Cost Per Claim
2003	\$324.2	16,919	\$19,162
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
2015	571.3	15,352	37,214
2016	602.2	18,123	33,230
% change, 2015-2016	5.4%	18.0%	-10.7%
% change, 2003-2016	85.8%	7.10%	73.4%

*Losses also include dog-related injuries that have impacted claims such as fractures or other blunt force trauma injuries.

Source: Insurance Information Institute, State Farm®.

California continued to have the largest number of claims in the U.S. at 1,934 in 2016, an increase from 1,684 in 2015. California also had the highest number of claims paid out at \$76 million. The state with the second highest number of claims was Florida at 1,325. The state with the highest average cost per claim was New York, at a whopping \$55,671 per claim.

Estimated Number and Cost of Dog Bite Homeowners Liability Claims (And Other Dog-Related Injuries*), 2016 State Results

Rank	State	Number of claims	Average cost per claim	Total Claims Paid Out (\$ millions)
1	CA	1,934	\$39,452	\$76.3
2	FL	1,325	37,339	49.5
3	NY	1,042	55,671	58.0
4	PA	988	24,949	24.6
5	TX	924	21,760	20.1
6	IL	910	42,837	39.0
7	OH	850	34,265	29.1
8	MI	782	27,877	21.8
9	NJ	537	53,685	28.8
10	GA	462	29,351	13.6
	Top 10	9,754	36,994	360.8
	Other	8,369	30,066	251.6
	Total United States	18,123	\$33,795	\$612.50

*Losses also include dog-related injuries that have impacted claims such as fractures or other blunt force trauma injuries.

Source: Insurance Information Institute, State Farm®.

For more state specific information, go to the I.I.I.'s [interactive map](#).

Be A Responsible Dog Owner

National Dog Bite Prevention Week® (April 9-15, 2017), 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.

Even dogs that are normally docile 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.

“The family veterinarian should be the first stop for any pet owner with behavioral concerns, said Dr. Melissa Bain, AVMA member and specialist in animal behavior. “They can advise you as to whether there is a medical component for which medication may be an appropriate element of an integrated treatment program; and whether or not a referral to a behavior specialist is warranted.”

For dog bite prevention tips, click [here](#) or join the conversation on Twitter using the hashtag #preventdogbites.

RELATED LINKS

- Issues Update: [Dog Bite Liability](#)
- Video: [Preventing Dog Bites](#)

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

[American Academy of Pediatrics](#)

American College of Veterinary Behaviorists
American Humane
American Veterinary Medical Association (AVMA)
United States Postal Service (USPS)
Victoria Stilwell Foundation

The I.I.I. has a full library of educational videos on its [You Tube Channel](#). Information about I.I.I. mobile apps can be found [here](#).

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