

Dog Attacks

Dangers of Dog Bites



David T. Weber
Vice President

I love dogs. I have had dogs my entire life and have to admit that they are pretty much spoiled. As a dog owner, most of us feel that our dogs are the most well-behaved animals in the entire world. However, sometimes dogs will attack or bite someone and it creates a potential liability for policyholders and injuries and medical expenses for victims.

Media reports have made us all aware that dogs can attack anyone. The results of these attacks may be severe injury or even death. Despite the reports of numerous dog bite attacks involving Pit Bulls, Rottweilers and other breeds, it is important to know that any dog has the potential to bite. An article in *Property Casualty 360* states that the most dangerous dogs are those that fall victim to human shortcomings such as poor training, irresponsible ownership, or are bred to be vicious.

The Statistics

How serious is the problem? According to a recent article in the *Insurance Journal*, dog bites accounted for more than one-third of all homeowner insurance liability claim dollars paid out in 2013 or \$483 million. According to the Centers for Disease Control and Prevention ("CDC"), nearly 4.5 million people are bitten by dogs each year. Half of the total number of people bitten are children, and one in five dog bites results in injuries serious enough to require medical attention. The CDC also stated in 2012 that more than 27,000 people underwent reconstructive surgery as a result of being bitten by dogs.

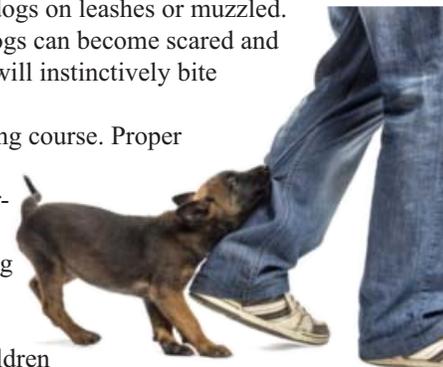
The *Insurance Journal* article also stated that in 2013 the number of dog bite claims nationwide increased 5.5 percent with an average cost of \$27,862. The total number of dog bite claims nationwide in 2013 was 17,359. The article cited statistics by the Insurance Information Institute which ranked Texas seventh nationwide in the number and cost of dog bite claims. In 2013, Texas had 775 dog bite claims with an average cost of \$19,333, or \$15 million total liability.



Recommendations

Some helpful tips in trying to mitigate the chances of having a dog bite claim:

- Check to make sure fencing and gates are secure and closed properly. Also, analyze the crawl spaces under fences so the dog is not allowed to get out.
- When outside, keep dogs on leashes or muzzled. Even the tamest of dogs can become scared and frightened, and they will instinctively bite or attack.
- Enroll in a dog-training course. Proper training may prepare dogs to properly interact with humans with the goal of eliminating the chance of a bite occurring.
- Don't leave small children alone with dogs and teach children basic safety tips. The CDC lists several ways on its website (www.cdc.gov) to teach children safety with dogs.



Am I Covered?

By law, Hochheim Prairie Farm Mutual Insurance Association cannot write liability coverage so your Hochheim Choice Policy does not protect you from liability. You must purchase a separate liability policy through Hochheim Prairie Casualty Insurance Company.

Additionally, how much coverage is needed? Liability insurance is essential when protecting your assets from exposure. With these types of injuries, there may be thousands of dollars in costs and injuries or even situations when \$500,000 in coverage or more may be needed. Contact your agent to discuss your individual insurance coverage needs.