CAN MY DOG LIVE HERE, TOO? AN ANALYSIS OF DOG BREED DISCRIMINATION BY HOMEOWNERS INSURANCE COMPANIES

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Insurance Industry

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Can my dog live here too?
Dog Breed Discrimination & Homeowners’ Insurance Companies

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Lab + Chow Chow = Lab-Chow

Saffy
(Lab-Chow Mix)

Semona
(Rottweiler)

Insurance as Gatekeeper to Homeownership

Texas Farm Bureau to the Rescue

Texas Farm Bureau to the Rescue

Mortgage
Homeowners’ Insurance
Insurability

Homeownership
The Usual Suspects

| Presa Canario | Chow Chow | Doberman Pinscher | Rottweiler |

The Usual Suspects

| German Shepherd | Wolf Hybrid |

| Mixes | Who's next |

Insurance Industry’s Defense:
Actuarial Justification

- Insurance is a business
- Keep premiums low
- Large pay-outs for dog bites
- Certain breeds are disproportionately responsible for bites
  - CDC Fatality Studies
  - CDC Non-Fatality Studies
  - Other Studies
- Certain breeds cause more damage when they do bite

Response

- Dog bite statistics ≠ sufficient actuarial justification
- Amount of claims = small
- Dogs have social benefits
- Negative consequences:
  - Homeownership ↓
  - Abandonment ↑
  - Policy fraud ↑
- Lack of actuarial justification combined with overriding public interest warrants legislative intervention.

Relative Dangerousness Ratio

<table>
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<tr>
<th>Number of bites by breed</th>
<th>Number of dogs in breed population</th>
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<td>Collie 20 200 000</td>
<td>Collie .0001</td>
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Relative Dangerousness Ratio


Relative Dangerousness Ratio

Relative Dangerousness Ratio

CDC Fatality Studies
- Methods:
  - SCMTs
  - NEXIS
  - HSUS
- Results:
  - 7 deaths per year per 100M people
  - Males, children most likely to be victims
  - Breed responsible for most number of bites changed over time

CDC Non-Fatality Study / NEISS-AIP
- Methods:
  - ED reports from NEISS-AIP hospitals
- Results:
  - 6,106 patients treated for dog bite injuries during 2001
  - Extrapolated to human population: 368,245 visits to EDs for dog bite injuries

CDC Non-Fatality Study / Denver
- Methods:
  - Examined reports from the Denver Municipal Animal Shelter
  - Random phone survey to determine a control group
- Results:
  - 178 bites
  - Biting dogs were more likely to be German Shepherd or Chow Chow, male, intact, and reside in a home with children

Problems with the Studies
- Numerators
  - Must come to attention of authorities
  - Victim must accurately report breed
- Denominators
  - No dog census
  - AKC/municipal data incomplete
- Breed
  - Human construct
  - Misidentification (Find the Pit Bull)
  - Media attention skews results/reporting
  - Counting mixed breeds
Problems with the Studies

- Just Cause Bites
- Dog Fighters, Gang Members, Drug Dealers, and other Bad Owners

High Cost of Dog Bites?

- Insurance companies (2005)
  - Dog bites account for $351.4 million in claims.
  - This accounts for 15% of liability claims.
  - Some perspective: For every $100 in premiums …

State Regulation

- Actuarial Justification
- Public/Social Policy

Alternatives

- Education
- Dog-by-dog analysis
- Enforcement of existing laws
  - Dangerous dogs
  - Dogs at-large
- Risk classification (insure, but at a higher premium)???