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Dog-Related Injuries Cost Insurers More Than \$1 Billion in 2022

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Insurers paid out more than \$1 billion in dog-related injury claims in 2022, a 28% increase over 2021 even though the number of claims decreased last year, according to the Insurance Information Institute (Triple-I) and State Farm.

There were 17,597 dog-related injury claims in the U.S. in 2022, down from 17,989 in 2021, according to a Triple-I analysis of homeowners insurance claims data. Despite a 2.2% decline in the number of claims, the total cost of claims increased significantly—from \$882 million in 2021 to \$1.13 billion in 2022.

The average cost per claim was \$64,555 in 2022, a 31.7% increase from \$49,025 in 2021. Across the U.S., the average cost per claim rose 131.7% from 2013-2022 due to increased medical costs as well as the size of settlements, judgments and jury awards given to plaintiffs, which are ending upward.

| Year | Value of claims (\$ millions) | Number of claims | Average cost per claim (2) |
|----------------------------------|----------------------------------|------------------|-------------------------------|
| 2013 | \$483.7 | 7,359 | \$27,862 |
| 2014 | 530.8 | 16,550 | 32,072 |
| 2015 | 571.3 | 15,352 | 37,214 |
| 2016 | 602.2 | 18,123 | 33,230 |
| 2017 | 686.3 | 18,522 | 37,051 |
| 2018 | 674.9 | 17,297 | 39,017 |
| 2019 | 796.8 | 17,802 | 44,760 |
| 2020 | 853.7 | 17,597 | 50,245 |
| 2021 | 881.9 | 17,989 | 49,025 |
| 2022 | 1,136.0 | 17,597 | 64,555 |
| Percent change, 2021-2022 | 28.8% | -2.2% | 31.7% |
| Percent change, 2013-2022 | 134.9% | 1.4% | 131.7% |

(1) Includes other dog-related injuries.

(2) Calculated from unrounded data.

Source: Insurance Information Institute, State Farm®.

More than a third of the dog-related injury claims in 2022 were filed in five states: California (1,954 claims), Florida (1,331), Texas (1,017), New York (969) and Michigan (905). California also had the highest average cost per claim at \$78,818, followed by Florida with an average cost of \$78,203.

In 29 states, dog owners are liable for injuries caused by pets, with some exceptions such as if the dog was provoked, according to a Triple-I analysis of dog bite laws compiled by the American Property Casualty Insurers Association (APCIA) as of March 2021. There are no laws for dog bites in four states—Arkansas, Kansas, Mississippi and North Dakota.

Homeowners and renters insurance policies typically cover dog bite liability legal expenses up to limits typically between \$100,000 and \$300,000. Some insurance companies will not insure homeowners who own dogs categorized as dangerous. Others decide on a case-by-case basis, according to Triple-I. Pennsylvania and Michigan have laws that prohibit insurers from canceling or denying coverage to owners of particular dog breeds in some policies.

According to [information compiled by Triple-I](#), about 69 million U.S. households own dogs. About 4.5 million people are bitten by dogs each year – most of them children.