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## **Dog bite claims in 2011 cost about \$1 million: State Farm Canada**

2012-05-18

Dog bites in the three Canadian provinces in which State Farm operates chewed up slightly more than \$1 million in claims costs last year.

In 2011, State Farm paid out \$917,670 for 25 claims in Ontario, \$99,800 for the two claims in Alberta and there were no dog bite claims reported in New Brunswick. The company reported its dog bite claims in May 2012, in advance of Dog Bite Prevention Week, which runs from May 20 to 26.

Ontario's 2011 total was approximately 39% higher than the \$659,786 paid out for 19 claims in 2010. Overall, the highest claims toll was in 2007, when the insurer paid out almost \$1.2 million for these sorts of claims.

Almost 3,800 dog bite claims across North America in 2011 prompted claims costs that topped \$109 million.

State Farm cites estimates from the Insurance Information Institute (I.I.I.) that U.S. insurers south of the border paid almost \$479 million in dog bite claims, representing more than one-third of all homeowners insurance liability claims payments.

An analysis of homeowners' insurance data by the I.I.I. found the average cost of dog bite claims was \$29,396 in 2011, up 12.3% from \$26,166 in 2010. From 2003 to 2011, the cost of the average dog bite claim increased by 53.4% from \$19,162 to \$23,396 – attributed to increased medical costs and size of settlements, judgments and jury awards given to plaintiffs.

A dog's tendency to bite depends on such factors as heredity, obedience training, socialization, health and the victim's behaviour, notes the statement from State Farm. The insurer does not refuse insurance based on the breed of a customer's dog, but does require customers to answer questions about their dog's history on a homeowner insurance application.

