

Breed-Discrimination by Insurers Leads to Unsound, Inefficient, and Unfair Practices

Many new dog owners are unaware that the decision to add a dog to their homes can impact their homeowners or renters insurance. Insurers commonly exclude liability coverage, increase premiums, or drop or deny coverage altogether based on the breed of dog owned. This type of discrimination harms responsible dog owners and is ineffective in addressing real issues relating to dangerous dogs from an actuarial or public safety standpoint.



Breed-Identification and Bite Data May Be Inaccurate

Insurance companies often base their breed-specific decisions on discredited lists of breeds* they believe represent too high a risk to be insurable. Underlying data for these lists is gathered from reported incidents, which rely on one of two ways for a dog to be identified: Documentation provided by the owner, or a visual opinion of what breed a dog "appears" to be. If a dog is not a registered purebred, documents often do not exist or are not accurate; and there is wide disparity between visual and DNA identification of breed composition, even among people knowledgeable about dogs.

*American Veterinary Medical Association. "A Community Approach to Dog Bite Prevention". <https://www.avma.org/advocacy/state-local-issues/community-approach-dog-bite-prevention-abstract#references>

Individual History and Environment Is A Better Predictor of Aggressive Behavior

Breed-based denials of coverage do not account for the poorly-behaved dogs of breeds, mixes, or types that do not appear on insurers' targeted breed lists. Moreover, breed lists fail to account for findings that a dog's environment and past behavioral history is a better predictor of risk than breed alone.

Well-Behaved Dogs May Improve Domestic Safety

Regardless of breed, when dogs are well-behaved members of the household and the community, there is no reason to deny or cancel coverage. In fact, the presence of a dog is widely accepted as a crime deterrent. Insurance companies should consider a dog an asset, a natural alarm system whose bark may deter intruders and prevent potential theft.

Breed Discrimination Harms Individuals and Communities, While Creating Potential New Risk

When owners cannot get homeowners, renters, or liability insurance, they may be forced to relinquish a pet. Placing an animal in a shelter increases the costs to a community while also putting the animal into a stressful institutional setting where it is unlikely to receive needed socialization, potentially even creating a problem where one did not previously exist.

A Better Approach: Consider 'the Deed, Not the Breed'

The American Kennel Club (AKC) urges insurance companies and underwriters to determine coverage of a dog-owning household based on more accurate risk assessments that involve a dog's deeds, not its breed.

