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Insurers target `dangerous' dog breeds

By Steve Dale

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(MCT)

Insurance companies ought to be embarrassed, according to Washington state Rep. Tom Campbell.

"Taking homeowner's insurance away because of the dog breed a person happens to have is shameful," he says.

It's true that some insurers discriminate against some breeds, either by not renewing homeowner's insurance, not accepting new customers, or charging more for policies based on what your best friend looks like. Which breeds are affected? That depends.

Nearly all insurance companies that discriminate vote paws down on any dog resembling a pit bull or Rottweiler (so mixes with profiles resembling those breeds are also subject to restrictions). But the list doesn't stop there. Even owners of Chihuahuas and Yorkshire terriers have been targeted.

When Robert Pivonka, of Berwyn, Ill., sought a homeowner's policy, he says Geico turned him down because they don't accept German shepherds. Thing is, Pivonka has an Australian shepherd/husky mix. The Geico phone representative insisted, "Well, it's a shepherd, isn't it?" "I'll bet if I told him I had a `Gecko shepherd,' the answer would still be, `no shepherds,'" Pivonka said.

Raleigh Floyd, a spokesman for Allstate, explains, "Decisions on breed restrictions are based on an extensive database of Allstate claims, liability and litigation. The specific (targeted) breeds do vary from state to state because insurance companies are state regulated, and experiences for one breed may be different in one state than in another."

It's a point lost on Jill Buckley, director of legislative services for the American Society for the Prevention of Cruelty to Animals (ASPCA). "I worked in the insurance industry as a defense lawyer for 20 years, and this just isn't sound underwriting," she says. "It seems that if a breed is a risk in one state, that same breed would logically be a risk in another state."

Currently, one company might discriminate against, say, Akitas in Tennessee, yet allow them in Kentucky.

"One company may have great data, but how comprehensive is that really for all dogs of a certain breed?" wonders Richard Oram, vice president at Grange Insurance, a regional carrier covering seven states in the Northwest that doesn't discriminate based on breed.

Carolyn Gorman, vice president of the Insurance Information Institute, a Washington, D.C.-based trade association, concedes most dogs of any breed never bite. But, she's quick to add, "Clearly, pit bulls, in particular, have had their share of bad press. A third of all claims against homeowner's liability are for dog bites. Let's not pretend there's no problem here."

Rep. Campbell, a Republican, and Illinois state Sen. Don Harmon, a Democrat, are sponsoring bills to prevent insurance companies from discriminating based on breed. "I'm respectful of the right of insurance companies to have options, but there has to be a better way," says Harmon.

Perhaps insurance companies invented that better way - a model they developed years ago - by rewarding good drivers with decreased auto insurance rates. Similarly, nonsmokers may pay lower insurance premiums because they're in fewer

auto accidents.

One alternative might be to charge dog owners 3 percent over the standard rate for homeowner's insurance. However, if the client's dog - of any breed or mix - passes a basic obedience class led by a certified dog trainer, perhaps the rate drops. It drops more if the dog passes the American Kennel Club Canine Good Citizen Test (a basic temperament and obedience test offered by dog trainers across America). Insurance companies could also take into account whether a male dog is neutered (unaltered males are involved in more serious dog attacks).

Many insurance carriers reward drivers with lower rates after five years without an auto accident. They could similarly reward dog owners after five years without a bite or other incident. In general, Harmon likes the idea of rewarding positive behavior and encouraging responsible dog ownership. Gorman, of the Insurance Information Institute, thinks such ideas are worth discussing.

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Steve Dale welcomes questions/comments from readers. Although he can't answer all of them individually, he'll answer those of general interest in his column. Write to Steve at Tribune Media Services, 2225 Kenmore Ave., Suite 114, Buffalo, NY 14207. Send e-mail to [PETWORLD\(at\)AOL.com](mailto:PETWORLD(at)AOL.com). Include your name, city and state. Steve's Web site is www.stevedalepetworld.com.

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