

## Top Seven Dangerous Dog Breeds

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Dogs and insurance have been at odds for years and, because of some extremely bad claims situations, some carriers maintain lists of restricted breeds—breeds the carriers would not place homeowners' coverage on due to perceived aggressive tendencies.

Because any dog can bite and cause injury, though, most state legislation focuses on a definition of what makes a dog dangerous and statutory provisions for how that dog is to be maintained. By defining certain actions as dangerous or vicious, states have made it possible for any dog to be listed as dangerous purely because of its behavior, and not because of its breed. This allows a sweet Doberman some leeway and puts the blame where it belongs: on the specific actions of a dog.

While some insurers maintain a list of dog breeds for which they won't insure, many insurers, like State Farm and Allstate, have changed their approach and have followed the states' lead by not inquiring about dog breeds during the underwriting process. Instead, they only inquire about behavioral qualities such as past incidents of aggressive tendencies or behavior.

But not every insurer has made the switch. Many rely on a list of dog breeds from a report authored by the Centers for Disease Control entitled, "Breeds of Dogs Involved in Fatal Human Attacks in the United States between 1979 and 1998."

Below and on the following pages are the breeds that the CDC listed as most dangerous based on fatal human attacks caused, and therefore could be particularly prone to insurance claims.

Rank	Type of Dog	Statistics
#1	<b>Pitbulls</b>	According to the CDC with data collected from the Humane Society of the United States and media accounts to dog bite attacks and fatalities for its reports, the Pitbull had 66 dog bite-related deaths from 1979-1988.
#2	<b>Rottweiler</b>	Despite howls from many owners of this dog breed, the CDC says Rottweilers ranked second in dog bite-related fatalities with 39 deaths from 1979-1988. When combined, Rottweiler and Pitbull breeds were involved in approximately 60 percent of human deaths in the CDC's study.
#3	<b>German Shepherd</b>	German Shepherds may be targeted for "banning" in certain areas, or refused coverage on some homeowners' insurance policies because of their tendency to become territorial and protective, which can result in aggressive behavior. The CDC says German Shepherds were involved in 17 dog bite-related fatalities from 1979-1988.
#4	<b>Husky-Type</b>	Most temperament descriptions of Husky-type breeds include such words as "outgoing" and "friendly." However, this breed was responsible for 15 dog bite-related fatalities from 1979-1988, ranking it fourth on the CDC's list.
#5	<b>Malamute</b>	Although similar looking to husky-type dog breeds, the Malamute is its own

		unique breed. Despite their distinctive appearance, this breed is not "part wolf." However, the CDC notes that the breed was still involved in 12 dog bite-related fatalities from 1979-1988, ranking it fifth on the CDC's list.
<b>#6</b>	<b>Doberman Pinscher</b>	Doberman Pinschers were once common as guard and police dogs, and thus have a reputation of being intimidating and aggressive, especially towards strangers. In the CDC's study, this breed was involved in nine dog bite-related fatalities from 1979-1988, ranking it sixth on the CDC's list.
<b>#7</b>	<b>Chow Chow</b>	According to one pet site, Chows are known as an aggressive breed, fiercely protective of their people and property and should only be adopted by experienced dog owners who have the time and energy to devote to proper training and socialization. This temperament is reflected in the CDC's data, which ranks it seventh in dog bite-related fatalities from 1979-1988 with eight.

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