

UNDERWRITING QUESTIONS: DOGS

In order to properly underwrite any dog exposure of any insured, consider:

1. **Where was the dog purchased or acquired?** If the dog was purchased from a puppy mill rather than an individual breeder, the dog may have been mistreated and therefore more prone to aggressiveness. The company also should be cautious if the dog is a stray. The background of the dog may be unknown regarding prior injury or damage and past medical history.
2. **Has the dog previously caused injury or property damage?** If yes, the risk should not be written.
3. **Has the insured ever been canceled, rejected or had coverage non-renewed due to any dog occurrence or due to the breed of dog?** If yes, an explanation is needed and the situation should be thoroughly reviewed.
4. **Has the dog (either with the insured or with any previous owner) been raised in an aggressive manner?** If a dog was raised to be a guard dog or attack dog, coverage should not be written.
5. **How old is the dog?** As dogs age, they can become more temperamental and more easily agitated. Therefore, careful consideration should be given to the dog's age in addition to the breed and past history.
6. **Are young children present in the household or in close proximity to the insured premises?** Children often bother or antagonize dogs and dogs may become aggressive protecting their turf. This can lead to bites or injuries to small children, especially since children are on the same eye level as most dogs.
7. **How big is the dog?** Some large breeds (size and weight) pose additional liability exposures as they can easily cause injury even when not being particularly aggressive simply due to their size in comparison to children.
8. **Has the dog been spayed or neutered?** Studies show that dogs are three times more likely to bite if they are not neutered.
9. **Where is the dog kept?** Is it tied up or locked up in a confined space most of the time? Some studies indicate this leads to a more aggressive dog.
10. **Does the insured have a "Beware of Dog" sign?** This may mean the insured feels there is reason to warn others and could be construed as though the insured knew their dog was dangerous if it bites.
11. **Are there any local ordinances or laws relating to dogs?**
 - ▶ **Wisconsin 174.02:** Click [here](#).
 - ▶ **Missouri 273.036:** Click [here](#).
 - ▶ **Iowa 351.28:** Click [here](#).
 - ▶ **Illinois Animal Control Act 510 ILCS 5/16:** Click [here](#).
 - ▶ **South Dakota:** Click [here](#).

Source: WRC Liability Manuals