

DOG – MAN'S BEST FRIEND

Dogs have been known as man's best friend for decades. Dogs bring companionship and joy to any family. Owning a dog can be a positive, and enjoyable experience. Keep in mind however, that the decision to own a dog is an important one that should not be taken lightly. A dog is not just a fun diversion or entertaining gift. Owning a dog requires a commitment from you that will last the lifetime of the dog. The responsibilities and joys of owning a dog hold an equal place of importance.

If you are considering bringing a dog into your family, then selecting the right breed and making the right match for the family is where much consideration should be given. Here are some important facts for you to keep in mind in finding your new companion.

According to the Centers for Disease Control and Prevention, there are approximately 4.5 million dog bites per year. In the U.S. from 1979 to 1996, 304 people in the U.S died from dog attacks, including 30 in California. The average number of deaths per year was 17. Most of the deceased were children.

Dog bites now account for almost one quarter of all homeowner's insurance liability claims costing roughly \$346 million annually. The Insurance Information Institute reports that 70 percent of the bites occur on the dog owner's property, elevating this issue to a major source of concern for Insurers.

Dogs that are the most frequent attackers of human beings, and therefore raise a red flag with many Insurance Companies include: American Stafford Terrier (pit bull), Rottweiler, Presca Canaria, German Shepherd, Huskies, Alaskan Malamutes, Chows, Doberman Pinscher, American Working Bulldog, Wolf Hybrids, and Akita.

Studies of dog bite injuries have reported that:

- The median age of patients bitten was 15 years, with children, especially boys aged 5 to 9 years, having the highest incidence rate
- There is an 8 out of 10 chance that a biting dog is male.
- The odds that a bite victim will be a child are 3.2 to 1. (CDC.)
- Children seen in emergency departments were more likely than older persons to be bitten on the face, neck, and head. 77% of injuries to children under 10 years old are facial.
- Severe injuries occur almost exclusively in children less than 10 years of age.
- The majority of dog attacks (61%) happen at home or in a familiar place.
- The vast majority of biting dogs (77%) belong to the victim's family or a friend.

- When a child less than 4 years old is the victim, the family dog was the attacker half the time (47%), and the attack almost always happened in the family home (90%).
- The face is the most frequent target (77% of all injuries includes the lips, nose, and cheeks).
- The chances that the victim of a ***fatal*** dog attack will be a burglar are one in 177

Some people believe that there are no bad dogs, just bad owners. They say. "It's the owners training, rather than the dog or breed. But Eighty-eight year old Mabel Wong after battling for her life from a horrible mauling by a neighbor's pit bull next to her Concord home in 2004, would tell you different.

Likewise, Shawn Jones of Richmond in 2001, was mauled by three dogs. As the 10 year old rode his new bicycle, three pit bulls attacked him, dragged him into a field, and tore out large chunks of his arms, chest, and face. They ripped off several fingers and both of his ears. "These dogs usually just come right after you. And when they do, they cause tremendous damage," said Lt. Abe Gamez of Contra Costa Animal Services.

A 2000 study by the Journal of the American Veterinary Medical Association concluded that pit bulls "were involved in 65 fatal attacks between 1979 and 1998 ... twice that of rottweilers and more than three times that of German shepherds."

Even more damning are the statistics kept by Merritt Clifton, editor of the Washington based Animal People Magazine, and a dog activist who has been keeping meticulous records since 1982 of dog attacks severe enough to have been reported in the media. It should be noted that Clifton excludes attacks by guard dogs, police dogs and trained fighting dogs and does not chart cases where the breed is uncertain. The numbers are stunning. As of July 1 2004, pit bulls were cited in 831 attacks. The next closest was the rottweiler with 373. No other breed made it out of double digits.

It is important to "Report Incidents of Menacing or Intimidating Behavior" by dogs in your neighborhood to the Local Animal Control. As in the Diane Whipple case in San Francisco also in 2001, where people came forward after the fatal attack with accounts of having had earlier concerns about the dogs, hindsight testifies today that her life might have been spared.

If you and your family are considering bringing the joys and companionship of "Man's Best Friend" into your home, feel free to call your Independent Agent at the A.D. Dern Insurance Agency, Inc. for more information on your Insurance protection before making such an addition. Some insurance companies exclude coverage for certain dog breeds, while other companies will not accept your business if these dogs are on the premises. If you already own a dog, check in to ensure you have adequate coverage.

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