I love dogs. No question about it. Big ones, little ones, fast ones, slow ones, I just love those guys. And that makes it easy to forget about the risks that they pose to me as a dog owner and a home owner. If my dog loses control and bites someone, either in my house or out on the street, then will my homeowners policy protect me? What steps could I take to reduce the possibility that my dog will hurt someone else?

If your dog bites someone, and you are held responsible, then the liability section of your NC homeowners insurance policy will respond to pay that claim on your behalf. But after the dust clears on this claim, the insurance company may refuse to renew your policy again unless you remove the dog from your home. And with the NC home insurance marketplace in its current state of chaos, adding an extra claim on your home insurance could make your next policy very expensive. So it makes a lot of sense for you to understand some of the facts of dog bite claims as well as to think about things that you can do to keep your loved family pet from hurting someone.

Take a look at a few of the recent dog bite statistics. Insurance companies paid out an estimated $489 million in dog bite claims in 2012. The US Postal Service reported that in 2012, 5879 postal workers were bitten or attacked by dogs. That is an increase of 274 incidents over the 2011 totals. An even grimmer statistic released by the American Humane Society estimates that unsupervised newborns are 370 times more likely than an adult to be killed by a dog. And while the number of dog bite insurance claims fell in 2012 over 2011, the average cost of a dog bite insurance claim rose slightly from $29,396 to $29,752 between 2011 and 2012.

So what are some steps that you, as a dog lover and dog owner, can do to reduce the likelihood of your dog biting or attacking someone? Well, a particular dog's tendency to bite will depend on a host of factors such as heredity, training, socialization as well as the victim's behavior. It is important to keep in mind that under the right circumstances, any dog might bite. Here are a few tips:

- A sick or injured dog is more likely to bite. Regular veterinary care of your dog is essential to regulate your dog's health and minimize the chance of a bite.
- If your dog is still a puppy, make an effort to socialize your dog as soon as possible to many different situations with other animals and people. If your dog feels at ease in a situation, he or she is much less likely to bite.
- Choose to play non aggressive games with your dog. A good example is fetch. Playing tug of war type games can encourage inappropriate behavior that could lead to a bite later.

Taking a bit of care to work with your dog early might save the dog's life later. And it could prevent someone from being hurt by your dog. And all of that prevention just might save your ability to continue to buy insurance for your home. If you have any questions about your home insurance, please feel free to call us, toll free, at 877-687-7557.