

March 14, 2023

Dear House Commerce Committee Members,

On behalf of the Minnesota Association of Farm Mutual Insurance Companies, I would like to express our organization's opposition to HF 1532 and urge you to oppose the bill.

Dog bites and other dog-related claims accounted for more than one-third of homeowners insurance liability claims in 2021, the latest year for which we have data. In that same year, dog-related claims cost homeowners insurers \$881 million in 2021, a 44% increase over 2012¹.

From 2005 to 2019, 521 Americans were killed by dogs, with 66% of those deaths attributable to pit bulls². A 2016 study in the journal Clinical Pediatrics analyzed 1616 dog bite injuries and found that pit bulls were involved in half of the surgeries performed on the study group and two and a half times more like to bite in multiple locations³. A 2012 study published in the peer-reviewed journal Injury Prevention found a "significant reduction" in dog bite injury hospitalizations in Manitoba after the implementation of dog breed legislation that banned pit bulls in certain cities in 1990⁴. The ban on pit bulls remains in place in the city of Winnipeg and numerous other municipalities in Manitoba and across Canada.

The simple fact is certain breeds represent a higher risk for insurers, and while some insurers may opt to not take on that risk, there are other companies operating in Minnesota who are willing to take on the higher risk these breeds represent. In short, because of our healthy property and casualty insurance market in the state, Minnesotans with specific dog breeds have options for insurance without the need for this legislation; we urge you to oppose this measure.

Thank you for your consideration,

Adam Axvig

President and CEO

Minnesota Association of Farm Mutual Insurance Companies

- 1- <https://www.iii.org/press-release/triple-i-us-home-insurers-paid-out-nearly-900m-in-dog-related-claims-in-2021-041222>
- 2- <https://www.dogsbite.org/pdf/15-year-dog-bite-fatality-chart-dogsbiteorg.pdf>
- 3- https://www.researchgate.net/publication/305270428_Characteristics_of_1616_Consecutive_Dog_Bite_Injuries_at_a_Single_Institution
- 4- <https://injuryprevention.bmi.com/content/injuryprev/19/3/177.full.pdf>