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Mary Ellis and her husband Ben with one of their dozen huskys. (John Tlumacki/Globe Staff)

Pet owners, insurance firms *The Boston Globe* in dog fight

Bill aims to stop breed 'profiling'

By Sacha Pfeiffer, Globe Staff | March 26, 2006

(Correction: Because of incorrect information provided by a spokeswoman, a Page One story Sunday about insurers that refuse to provide homeowners coverage to people who own certain breeds of dogs incorrectly stated that Yorkshire terriers are among the breeds Commerce Insurance Company considers "unacceptable.")

Mary Ellis, who has owned Siberian huskies for 25 years, was incensed when her insurer canceled its policy on her Bridgewater home even though, she said, she had never filed a claim and her dogs had never bitten anyone. Ellis was told by Commerce Insurance Company that her five huskies, a breed described by the American Kennel Club as "friendly and gentle," made her a risky customer.

"No matter how you look at it, it's profiling and discrimination," said Ellis, who breeds and shows 12 huskies at her licensed home kennel, Mishnok Siberians. "It lumps all huskies into one group along with other dogs that people may perceive as vicious . . . but the decision should fall on whether or not a person is a responsible owner, not on profiling a particular breed."

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Now, Ellis and other dog owners nationwide are fighting back. A proposed law, backed by the Massachusetts Federation of Dog Clubs and Responsible Dog Owners, would make it illegal for insurance companies in the state to refuse homeowners coverage based on specific breeds of dogs, or from charging higher premiums to people who own certain breeds. Ten other states have pending legislation that would prohibit breed-specific policies, according to the American Kennel Club.

Dog owners routinely face rejection by insurance companies unwilling to underwrite homes with so-called aggressive breeds. The black list typically includes Akitas, American bulldogs, American Staffordshire terriers (also known as pit bulls), Chows, Doberman pinschers, German shepherds, and Rottweilers, but dog owners say insurers sometimes also shun boxers, collies, dalmatians, schnauzers, Siberian huskies, and other breeds not as commonly associated with aggression.

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Commerce, which underwrites more homes in the state than any other insurer, considers about a dozen types of dogs "unacceptable," including Yorkshire terriers, a toy breed that rarely weighs more than 7 pounds. The company would not discuss Ellis's situation, saying it does not comment on specific cases, and did not explain why Yorkshires are on its list.

Insurers say breed-specific policies are driven by high numbers of dog bites that result in expensive insurance claims, including costly cosmetic surgeries for disfiguring scars. Dogs bite more than 4.7 million people each year, and about 800,000 of those who are bitten - half of them children -- require medical attention, according to the Centers for Disease Control. Bites accounted for about a quarter of all homeowner claims in 2003, costing insurers roughly \$321 million, or about \$16,600 per bite in 2002, as calculated by the Insurance Information Institute, a nonprofit trade group. [Continued...](#)

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