



Breed Specific Homeowner's Insurance

Association of Pet Dog Trainers Position Statement

The following statements reflect the opinion of the Association of Pet Dog Trainers.

The Association of Pet Dog Trainers (APDT) supports the adoption of a program of homeowner's insurance risk assessment of potentially dangerous or vicious dogs that is fair, non-discriminatory and addresses dogs that are shown to be dangerous by their actions.

The APDT opposes any risk assessment or premium differential that deems any dog as dangerous, vicious, or an additional liability based on appearance, breed or phenotype. Canine temperaments are widely varied, and behavior cannot be predicted by physical features such as head shape, coat length, muscle to bone ratio, etc. The only predictor of behavior is behavior.

Singling out and publicly demonizing certain breeds as dangerous is unfair, discriminatory, and does an immense disservice to those breeds and the people who care about them.

As an organization comprised of dog trainers, behaviorists and other animal professionals, the APDT is fully aware that any dog can bite, any dog can maim, and any dog can kill. A dangerous or vicious dog is a product of a combination of individual genetics, upbringing, socialization, and lack of proper training. The solution to preventing dog bites is education of owners, breeders, and the general public about aggression prevention, not by forcing homeowners of certain breeds to choose between their home and their pet.

Singling out and publicly demonizing certain breeds as dangerous is unfair, discriminatory, and does an immense disservice to those breeds and the people who care about them. Even more chilling, a breed specific insurance program encourages the faulty public perception of other breeds as being inherently safe. This can lead misguided individuals to engage in unsafe conduct with other breeds that can result in injury or death by individual representatives of those breeds mistakenly perceived as safe. Also, designating certain breeds as inherently dangerous implies to the public that behavior is not effectively influenced, positively or negatively, by training. This misconception will likely produce a growing number of dangerous dogs as misinformed, complacent dog owners fail to practice responsible aggression-prevention measures, thereby increasing insurance claims.

Approved 2001