

Holding owners liable for dogs' behavior

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Lisle -- If there were a friendliest dog contest, my dog would win, hands down.

The only other dog that might come close, if she were living, would be my last dog.

As dog owners, whether we own a Doberman or a dachshund, many of us probably feel the same way I do.

Even the friendliest dogs, however, have good sets of strong teeth and jaws that can do serious harm to an unsuspecting person, especially a child.

For this reason I believe responsible dog ownership should involve some kind of liability insurance.

We do this for automobiles, and politicians have established good incentives to comply with this law.

It seems to work rather well.

I don't see why this same concept couldn't be applied to dog ownership.

With insurance actuaries evaluating the risks and costs, pit bulls and poodles would be evaluated fairly, as well as neutered and non-neutered dogs.

When bringing a dog into your family, the cost of insurance would be one of the things to consider.

If pet stores had to see proof of insurance before selling a dog, it would be a first step in avoiding tragedies similar to the ones that the Tribune has reported on recently.

Over a short time, I believe insurance companies would have fairly reliable statistics regarding risks of dog ownership.

And the prices for the insurance would be set accordingly.

What I like best about this approach, however, is that the lawmakers do not have to involve themselves with the details.

Like auto insurance, the politicians decide the "compliance incentives" or penalties, not the details or price.