



Bankrate.com's Guide to Insurance

11 dogs that could raise your insurance costs



By [Kay Bell](#) • Bankrate.com

Insurers say when they identify dog breeds that tend to bite, it helps bring down the cost of homeowner policies. Dog owners say their pets should be considered as individuals and the insurance approach amounts to ineffective canine profiling.

Some states are considering barring "breed discrimination" by insurers. Even the American Kennel Club has weighed in, arguing that some dogs save insurance companies money because the animal is a natural alarm system whose bark deters intruders and prevents potential theft.

While the debate rages on, many major insurance carriers continue to [limit coverage to dog owners](#). Large dogs that can inflict a lot of damage are prime "no-insure" targets. Other considerations that influence a company's willingness to cover a breed include the frequency of dog bites for the breed, the breed's reputation as well as research conducted by the Centers for Disease Control and individual insurance companies.

Will your family pet cost you more in insurance premiums? Here, listed alphabetically, are 11 pooches that regularly make insurance companies' "bad dog" lists. Breed information comes from the American Kennel Club and various breed Web sites.

	<p>Akita</p> <p>The Akita is a powerfully built dog originally developed to hunt bears in Japan, where it now is primarily used as a guard dog and police dog. The Japanese view the animal as a symbol of good health; upon a baby's birth, its parents often receive an Akita statuette to signify the giver's wish for the child's long and happy life. Helen Keller is credited with bringing Akitas to the United States and the breed was first registered by the American Kennel Club in 1972. It is a member of the club's working group.</p>
	<p>Alaskan Malamute</p> <p>Alaskan Malamutes are among the oldest Arctic sled dogs. They were named after the native Inuit tribe called Mahlemuts, who settled in the upper western part of Alaska and who are thought to have developed the dogs to serve as a pack animal. The Malamute is an incredibly strong breed and puppies begin sled training as young as</p>

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	<p>three to five months. The American Kennel Club first registered the Alaskan Malamute in 1935 and it is a member of the club's working group.</p>
	<p>Chow Chow</p> <p>The Chow Chow lineage dates back more than 2000 years. The ancient Chinese bred these dogs to hunt, herd, pull freight and protect homes, but today the Chow is primarily a companion dog. Owners extol the animal's intelligence, dignity and loyalty. Even non-dog folks know this breed because of its distinctive blue-black tongue. Fuzzy Chow puppies become powerful and independent dogs in just a few months, so it is a breed best suited to an experienced owner. First recognized by the American Kennel Club in 1903, the Chow is member of the club's non-sporting group.</p>
	<p>Doberman Pinscher</p> <p>Doberman Pinschers combine a graceful appearance with a sharp intelligence. They are strong, quick-thinking dogs with an ability to respond immediately to danger, making them one of the most reliable of all dogs. While the canine is easy to teach, breed specialists warn that owners who do not have time to properly train a Doberman should consider a different pet. First recognized by the American Kennel Club in 1908, the Doberman is a member of the working group.</p>
	<p>German Shepherd</p> <p>This breed is known for its courage, steadfastness and keen senses. German Shepherds have proved to be canine companions that delight in joining their owners on long drives, fishing trips, swimming or hiking. The breed generally exhibits a self-confidence and aloofness that doesn't lend itself to immediate friendships. However, say owners, once a Shepherd gets to know you, it is a wonderful addition to any family. The American Kennel Club, which first recognized this breed in 1908, places the German Shepherd in its herding group.</p>
	<p>Pit Bull</p> <p>Commonly called the American Pit Bull, these dogs are loved by their intensely loyal owners but feared by many who know them mainly as fighting animals. The dogs share some characteristics of the American Kennel Club-recognized Bull Terrier and Staffordshire Bull Terrier breeds. The Pit Bull makes the hard -to-insure list in part because of what some owners cite as its history of being selectively bred specifically to create the ultimate canine gladiator.</p>
	<p>Presa Canario</p> <p>The American Kennel Club does not officially register the Perro de Presa Canario, but the breed has been accepted for recording in the AKC's Foundation Stock Service. A medium sized, well -built dog, the breed originated in the Canary Islands. Fans of the breed say its powerful shape and low deep bark make it a natural guard dog, but that is also is a loyal, eager -to-please pet who is quiet and subdued in his own home.</p>
	<p>Rottweiler</p>

	<p>The Rottweiler is an intelligent, steady friend, but is rather aloof, which contributes to its strong guarding instinct. The breed's actual origin is not documented, but it is believed Rottweilers are descended from one of the drover dogs indigenous to ancient Rome. It is a medium-large, robust and powerful dog, with a black coat defined with rust markings. The breed loves exercise and thrills to the challenges of any outdoor sports. A member of the American Kennel Club's working group, Rottweilers were first recognized by the AKC in 1931.</p>
	<p>Siberian Husky</p> <p>As its name denotes, this breed is native to Siberia, with the first North American Huskies brought to Alaska in 1909. They are outgoing, fun-loving dogs with a nature to roam as their Arctic ancestors did. That means the breed needs an alert owner who stays in control -- and who has a fenced yard. The Husky resembles the Alaskan Malamute, but is lighter in build and also less bold. The Siberian Husky was first registered by the American Kennel Club in 1930 and is a member of the club's working group.</p>
	<p>Staffordshire Bull Terrier</p> <p>The Staffordshire Bull Terrier, a highly-intelligent dog, looks forward to daily exercise to maintain his characteristic lean-muscled look. The breed generally is a sweet-tempered and affectionate, but its tenacity and strength, including powerful jaws that demand heavy-duty chew toys, require an experienced owner. The Staffordshire Bull Terrier was first recognized by the American Kennel Club in 1974 and is a member of the terrier group.</p>
	<p>Wolf hybrid</p> <p>Owners of these canines prefer the term Wolfdog, noting that dogs were reclassified in 1993 as a subspecies of wolf so wolves and dogs are the same species. Critics of the breed, which is not recognized by the American Kennel Club, argue that the animals are unpredictable, dangerous, make poor pets and are impossible to inoculate against rabies. Fans say the Wolfdog is a good companion and helps educate the public about wolves. Ownership of the animals is illegal in some areas.</p>

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