



McKay Law PLLC

DOG BITE ACCIDENTS IN TEXAS

White Paper on Dog Bite Injuries in Texas, Revealing Shocking
Statistics and Life-Saving Prevention Strategies

Written by:
Lindsey McKay

McKAY LAW
PERSONAL INJURY

Table of Contents

- **EXECUTIVE SUMMARY**
- **STATISTICAL OVERVIEW OF DOG BITE INJURIES IN TEXAS**
- **Types of Injuries**
- **Severity by Demographics**
- **Medical Intervention Requirements**
- **The Texas One-Bite Rule**
- **Negligence Claims**
- **Statute of Limitations**
- **Criminal Liability**
- **Homeowners Insurance**
- **Policy Exclusions and Limitations**
- **For Dog Owners**
- **For Parents and Children**
- **Immediate Medical Response**
- **Evidence Collection and Preservation**
- **Reporting Requirements**
- **Owner Information Collection**
- **CONCLUSION**
- **McKay Law: Your Advocates for Justice**

Executive Summary

Dog bite injuries represent a significant public health and legal concern in Texas, with the state consistently ranking among the highest in the nation for both the frequency and severity of dog attack incidents. This white paper provides a comprehensive analysis of dog bite accidents in Texas, examining statistical trends, breed-specific risks, legal liability standards, insurance coverage options, prevention strategies, and post-incident procedures essential for protecting victims' rights and ensuring proper compensation.

Key Findings:

- Texas ranks #2 nationally for dog attacks on postal workers with 411 incidents annually
- Houston, Dallas, and San Antonio rank among the top 10 U.S. cities for dog bite incidents
- Approximately 4.5 million dog bites occur annually in the United States, with over 800,000 requiring medical attention
- The average insurance payout for dog bite claims reached \$69,272 in 2024, an 18% increase from 2023
- Texas follows the one-bite rule for strict liability but also permits negligence-based claims
- Children under 10 years old are at highest risk, with most bites occurring to the head and neck area
- Homeowners insurance typically covers dog bites with liability limits ranging from \$100,000 to \$300,000

STATISTICAL OVERVIEW OF DOG BITE INJURIES IN TEXAS

National Context

Dog bite incidents constitute a significant public safety issue across the United States. Recent data reveals alarming trends in both frequency and severity:

- Annual incidents: Approximately 4.5 million dog bites occur each year in the United States
- Medical treatment: Over 800,000 people require medical attention annually for dog bite injuries
- Emergency department visits: 395,000 people visited emergency rooms for dog bites in 2022, the highest number on record
- Hospitalizations: Between 9,000-10,000 people are hospitalized annually for dog bite injuries
- Fatalities: Dog bite-related deaths have increased dramatically, with 98 fatalities recorded by the CDC in 2022 (a 180% increase from 2018) and preliminary data suggesting 113 deaths in 2024

Texas-Specific Statistics

Texas consistently ranks among the states with the highest incidence of dog bite injuries and fatalities:

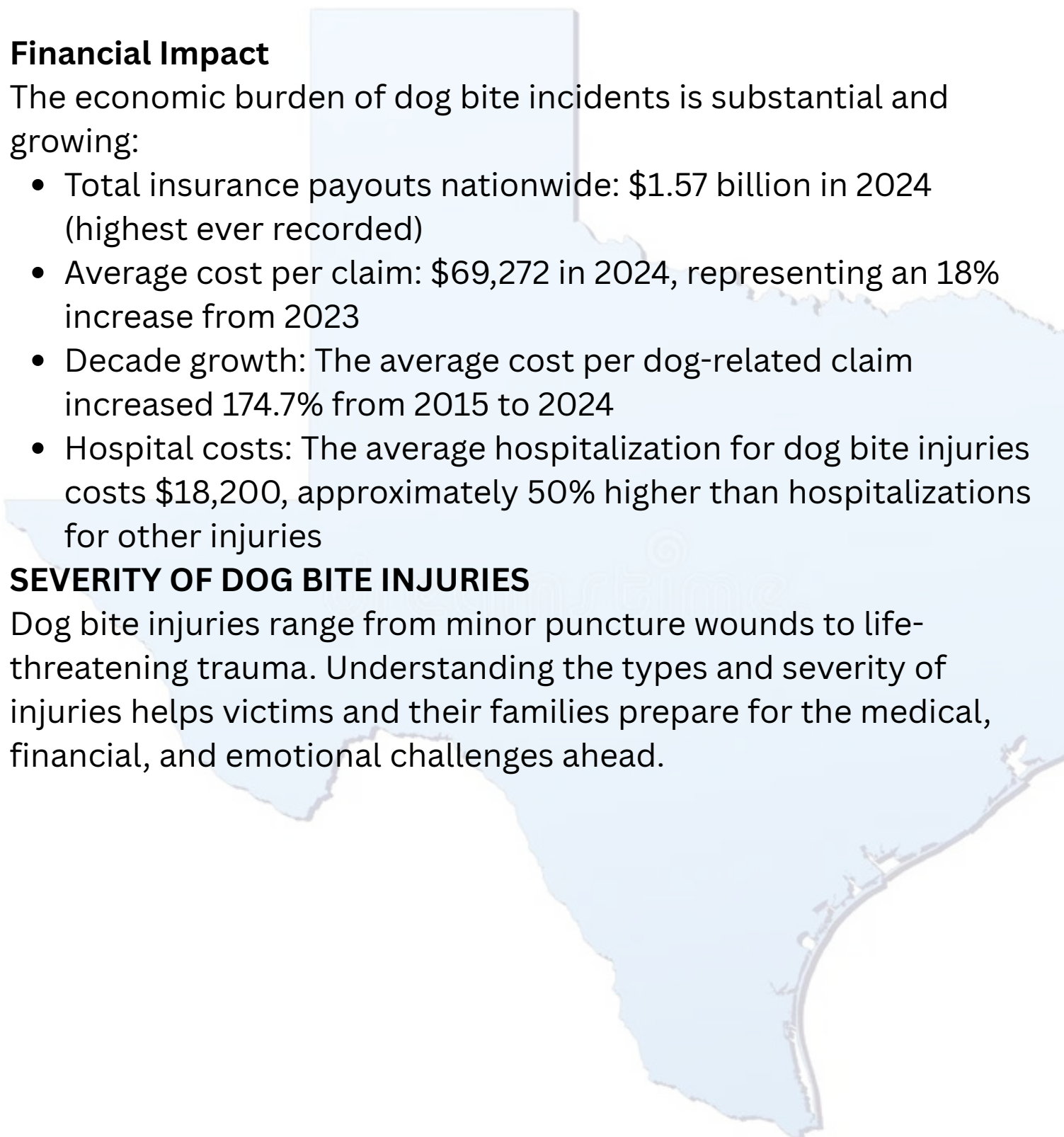
Postal Worker Attacks

- Texas ranks #2 nationally with 411 dog attacks on postal workers in 2022
- Three Texas cities appear in the top 10 nationally:
 - Houston: #1 with 57 incidents
 - Dallas: #3 with 44 incidents
 - San Antonio: #9 with 32 incidents

Urban Area Trends

Central Texas cities have experienced particularly concerning increases in severe dog bites:

- Austin: Severe injury dog bites nearly tripled between 2018 and 2023, with a 114% increase in repeat bite incidents by the same dog
- San Antonio: Despite implementing strategic response plans, severe bites increased 54% between fiscal years 2023-2024, representing a potential 314% rise since 2018 if trends continue



Financial Impact

The economic burden of dog bite incidents is substantial and growing:

- Total insurance payouts nationwide: \$1.57 billion in 2024 (highest ever recorded)
- Average cost per claim: \$69,272 in 2024, representing an 18% increase from 2023
- Decade growth: The average cost per dog-related claim increased 174.7% from 2015 to 2024
- Hospital costs: The average hospitalization for dog bite injuries costs \$18,200, approximately 50% higher than hospitalizations for other injuries

SEVERITY OF DOG BITE INJURIES

Dog bite injuries range from minor puncture wounds to life-threatening trauma. Understanding the types and severity of injuries helps victims and their families prepare for the medical, financial, and emotional challenges ahead.

Types of Injuries

Lacerations and Puncture Wounds

- Most common injury type due to dogs' strong jaw muscles and sharp teeth
- Can penetrate deep into tissue, muscles, tendons, and even bone
- Often require surgical intervention and suturing

Facial and Neck Injuries

- Disproportionately affect children under 10 years old
- 80% of serious dog bites in children affect the head and neck
- Can result in permanent scarring and disfigurement
- May require multiple reconstructive surgeries

Infection and Disease Transmission

- 5-15% of dog bites become infected with bacteria
- Common infections include Pasteurella, Staphylococcus, Capnocytophaga
- Rabies remains a serious concern, though rare in the U.S.
- Infections can lead to sepsis and other life-threatening complications

Severity by Demographics

Children (Ages 5-9)

- Highest risk group for dog bite injuries
- More likely to suffer severe injuries requiring hospitalization
- 60% of all dog bite victims are children
- Head and neck injuries most common in this demographic

Adults and Seniors

- Adults (Age 30+): Comprised 70% of fatality victims in 2023
- Senior Citizens: Second most common demographic for dog bite fatalities
- More vulnerable to severe complications and slower healing



Medical Intervention Requirements

- **81% of bites: Do not require medical care**
- **19% of bites: Require medical attention (approximately 855,000 cases annually)**
- **Emergency care: Nearly 1,000 people per day require emergency treatment**
- **Reconstructive surgery: Approximately 27,000-28,000 people annually undergo reconstructive surgery**
- **Average hospital stay: 4.2 days for severe dog bite victims**

dreamstime.

LEGAL STANDARDS IN TEXAS

Texas has unique laws governing dog bite cases that every victim should understand. The legal landscape can be confusing, but knowledge is power when it comes to protecting your rights and securing fair compensation.

The Texas One-Bite Rule

Texas follows the one-bite rule, established by the Texas Supreme Court in *Marshall v. Ranne*, 511 S.W.2d 255 (Tex. 1974). This rule is based on the Restatement (Second) of Torts § 509.

For strict liability, you must prove the dog owner KNEW their dog was dangerous.

Knowledge can be established through:

1. The dog had bitten someone before
2. The dog had shown aggressive behavior (growling, lunging, snapping)
3. The owner had been warned about the dog's behavior
4. The dog was trained to attack or guard
5. Previous complaints about the dog's behavior

Negligence Claims

Even without proving prior knowledge of dangerous propensities, victims can recover under a negligence theory. This is often crucial when a dog has no documented history of aggression.

Elements of Negligence:

1. Duty: The owner owed a duty to exercise reasonable care
2. Breach: The owner breached that duty through careless conduct
3. Causation: The breach directly caused the victim's injuries
4. Damages: The victim suffered actual damages

Examples of Negligent Conduct:

- Allowing the dog to run at large without proper restraint
- Failing to properly secure fencing or gates
- Violating local leash laws
- Ignoring complaints about the dog's behavior
- Inadequate supervision of the dog around children

Statute of Limitations

CRITICAL: Texas law gives you only TWO YEARS from the date of the attack to file a lawsuit.

Under Texas Civil Practice and Remedies Code § 16.003, dog bite victims must file a personal injury lawsuit within two years from the date of the attack. Missing this deadline typically results in permanent loss of the right to compensation.

Criminal Liability

Under Texas Health and Safety Code § 822.005 (Lillian's Law), dog owners can face criminal charges:

- Third-Degree Felony: If owner with criminal negligence fails to secure dangerous dog and dog attacks, causing serious bodily injury (2-10 years in prison, up to \$10,000 fine)
- Second-Degree Felony: If the attack results in death (2-20 years in prison, up to \$10,000 fine)

1. INSURANCE COVERAGE FOR DOG BITE VICTIMS

Understanding insurance coverage is essential for maximizing your recovery after a dog bite attack. Most dog bite claims are paid through the dog owner's homeowners or renters insurance policy.

INSURANCE COVERAGE FOR DOG BITE VICTIMS

Understanding insurance coverage is essential for maximizing your recovery after a dog bite attack. Most dog bite claims are paid through the dog owner's homeowners or renters insurance policy.

Homeowners Insurance

Homeowners insurance is the primary source of recovery for most dog bite claims.

Personal Liability Coverage

- Typical limits: \$100,000 to \$300,000 (industry recommends \$300,000-\$500,000)
- Covers legal fees, settlements, judgments, and damages
- Applies both on and off the insured's property
- May cover incidents that occur at parks, friends' homes, or other locations

Medical Payments Coverage (MedPay)

- No-fault coverage for medical expenses
- Typical limits: \$500 to \$5,000
- Covers injuries occurring on the insured property
- Does not require proof of negligence or liability

2024 Insurance Industry Statistics

- Total payouts nationwide: \$1.57 billion
- Total claims: 22,658 (18.9% increase from 2023)
- Average cost per claim: \$69,272
- Highest number of claims: California (2,417)
- Highest average payout: New York (\$110,488)

Policy Exclusions and Limitations

- Breed-Specific Exclusions
- Many insurance companies exclude or restrict coverage for certain breeds:
 - Pit bulls
 - Rottweilers
 - Doberman pinschers
 - German shepherds
 - Chow chows
 - Akitas
- IMPORTANT: If a victim is bitten by an excluded breed, the homeowner's policy may provide no coverage.
- Other Common Exclusions
 - Dogs with prior bite history
 - Repeat incidents by the same dog
 - Injuries to household residents or family members
 - Business-related incidents

PREVENTION STRATEGIES AND SAFETY EDUCATION

While McKay Law is here to help when dog bites occur, prevention is always preferable. Understanding how to interact safely with dogs and recognizing warning signs can help protect you and your family.

For Dog Owners

Early Socialization

- Expose puppies to diverse people, animals, and environments (ages 8-16 weeks critical)
- Enroll in puppy kindergarten classes starting at 8 weeks
- Use positive reinforcement methods
- Continue socialization throughout dog's life

Spaying and Neutering

Unneutered male dogs bite 2.6 times more often than neutered dogs.

- Unneutered males comprise 70-76% of dog bite incidents
- Reduces aggression and roaming behavior
- Helps control pet overpopulation

For Parents and Children

Supervision is Essential

- Never leave babies or young children alone with any dog
- Children under 10 require active supervision at all times
- Even family dogs can bite when startled or provoked
- Bites happen in seconds—constant vigilance is necessary

Teaching Children Safe Behavior

NEVER approach or interact with a dog who is:

- Sleeping or resting
- Eating or chewing on food or toys
- Caring for puppies
- Behind a fence or tied up
- In a car

ALWAYS:

- Ask the owner's permission before petting any dog
- Let the dog sniff a closed hand before petting
- Pet the dog's shoulders or chest, not over the head
- Stay calm and quiet around dogs

If Approached by an Unfamiliar or Threatening Dog:

- Stand still like a tree, arms at sides
- Avoid eye contact
- Stay quiet and calm
- Let the dog sniff and lose interest
- If knocked down, curl into a ball with hands covering neck and ears

POST-ATTACK PROTOCOL: IMMEDIATE ACTIONS

Your actions in the hours and days following a dog bite can make or break your case. Following these critical steps protects both your health and your legal rights.

Immediate Medical Response

First Aid at the Scene

1. Control Bleeding: Apply direct pressure with clean cloth or gauze
2. Clean the Wound: Wash with soap and warm water for at least 5 minutes
3. Cover the Wound: Use clean bandage or gauze

Go to the emergency room IMMEDIATELY if bleeding is severe, the wound is deep, or the bite is on the face, hands, neck, or near joints.

Evidence Collection and Preservation

Photographs

Take comprehensive photographs immediately and throughout healing:

- All visible injuries from multiple angles
- Close-up shots showing severity and detail
- The attacking dog (if safe to do so)
- The location where attack occurred
- Any torn or bloody clothing
- Property conditions (broken fences, open gates, lack of warning signs)
- Update photos daily showing progression of injuries and healing

Witness Information

Obtain from all witnesses present:

- Full name, address, phone number, email
- Written or recorded statement of what they observed
- Request they preserve any photos or videos they took

Reporting Requirements

Texas law requires dog bite incidents to be reported to local animal control authorities within 24 hours.

Benefits of Reporting:

- Creates official record of incident
- Initiates investigation and dog quarantine (typically 10 days)
- May reveal prior complaints or bite history
- Helps protect others from dangerous dog
- Required for legal claims

Owner Information Collection

Essential Information from Dog Owner:

- Full name, address, phone number
- Homeowner's or renter's insurance company and policy number
- Dog's name, breed, age, and vaccination records
- Veterinarian's name and contact information
- Whether dog has bitten before or shown aggression

CONCLUSION

Dog bite accidents represent a serious and growing public health and legal concern in Texas. This comprehensive white paper has examined the statistical trends, legal frameworks, insurance considerations, and preventive strategies that define the dog bite landscape in the state.

Key Takeaways

- Texas is a high-risk state: Ranking #2 nationally for dog attacks, with major cities leading incident rates
- Costs are rising dramatically: Average claims now exceed \$69,000, up 18% from 2023
- Children are most vulnerable: 60% of victims are children, with most serious injuries affecting the head and neck
- Legal options exist: Even without prior bite history, negligence claims can succeed
- Time limits apply: Texas's two-year statute of limitations makes early action critical
- Insurance coverage varies: Policy limits and exclusions can significantly impact recovery
- Prevention is possible: Most dog bites are preventable through responsible ownership and education

McKay Law: Your Advocates for Justice

At McKay Law, we have dedicated ourselves to understanding every aspect of Texas dog bite law. Our commitment to research, client service, and aggressive advocacy has helped countless victims recover the compensation they deserve.

If you or a loved one has been injured in a dog attack, time is critical. Contact McKay Law today for a free consultation. We work on a contingency fee basis—no recovery, no fee—and we're ready to fight for your rights.

Fighting for the Rights of Injured Texans

CONTACT MCKAY LAW

For a Free Consultation

Phone: 903-INJURED

Email: Harold@McKaylawtx.com

Website: McKayLawTx.com

Office Locations:

Sulphur Springs Office

430 Church St.

Sulphur Springs, TX 75482

Dallas Office

3100 McKinnon St. Ste 1100

Dallas, TX 75201

Tyler Office

120 College Ave. ste 200

Tyler, TX 75702

Se Habla Español

DISCLAIMER

This white paper is provided for informational purposes only and does not constitute legal advice. Every dog bite case is unique and requires individual evaluation. For specific legal guidance regarding a dog bite incident, consult with a qualified personal injury attorney. The information in this white paper is accurate as of October 2025 and is subject to change as laws and regulations evolve.

Attorney Advertising. Prior results do not guarantee a similar outcome. This document is distributed for marketing purposes.

© 2025 McKay Law. All Rights Reserved.