

Bryan & Kathleen Doyle v. Metropolitan Property & Casualty Insurance Company

Held August 26, 2014 – Docket No. INS-14-2083

Decision Issued: September 17, 2014

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for the presence of a dog with a demonstrated bite history. The company failed to provide any evidence of its stated reason.

Held: For the insured. 24-A M.R.S. § 3049(9) allows cancellation or nonrenewal for a loss occasioned by a dog bite, unless the dog has been removed from the insured premises. The insured corroborated the bite occurrence, but testified that the dog has been removed from the premises. Therefore, the company has no grounds for nonrenewal of the policy.