

Frederick and Kathleen Rowlette v. Patrons Oxford Insurance Company

Held January 7, 2015 – Docket No. INS-14-2136

Decision Issued: [date]

The named insured requested a hearing to contest the nonrenewal of their homeowners policy for a dog breeding exposure. The company demonstrated that the insureds operate a breeding kennel and offer puppies for sale.

Held: For the company. 24-A M.R.S. § 3051 allows an insurer to nonrenew this type of policy if based upon a good faith reason that is related to the insurability of the property. The company documented the cited exposure and explained how it increases the liability exposure insured under the policy.