

***Richard West v. Homesite Insurance Company of the Midwest***

Held: October 8, 2025  
Decision Issued: October 24, 2025  
Docket Number: INS-25-2050

The named insured requested a hearing to contest the nonrenewal of his homeowners policy. The company cited the presence of a dog with a bite history on the covered property as the reason for its nonrenewal action.

**Held:** For the insured. Sections 3051 and 3049(9) of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §§3051 and 3049(9), permit an insurer to nonrenew a homeowners policy due to a loss occasioned by a dog bite unless the dog is removed from the premises after receiving notice of the intended nonrenewal action. The company failed to demonstrate that a dog bite incident occurred on the covered property. Accordingly, the nonrenewal is not permitted.