

Daniel and Donna Willertz v. MMG Insurance Company

Held: April 8, 2026
Decision Issued: April 10, 2026
Docket Number: INS-26-2011

The named insureds requested a hearing to contest the pending nonrenewal of their homeowners policy. The company cited a dog bite loss as the reason for its decision to terminate coverage.

Held: For the company. Section 3051 of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3051, permits an insurer to nonrenew a homeowners policy based on a loss occasioned by a dog bite, unless the insured removes the dog from the covered property after receiving notice of the intended nonrenewal action. The company demonstrated that a bite incident involving the insureds' dog occurred during the current policy term, that it paid medical expenses and personal injury damages on a third-party loss claim arising from the incident, and that the dog remains on the covered property. Accordingly, the nonrenewal action is permitted.