

# What Victims Should Know About Maine Dog Bite Settlements

## Why compensation value depends on more than just the injury

Dog bites often lead to more than physical pain. Medical bills, psychological trauma, missed work, and permanent scarring can leave lasting consequences. One of the first questions many victims ask is how much a dog bite case is worth. In Maine, the answer depends on several factors, including injury severity and how the case is documented and presented.

Larger and stronger dogs appear more frequently in serious injury claims, especially when they are not properly trained or contained. When investigating the attack, a [Maine dog bite lawyer](#) may look at evidence of prior complaints or leash violations to build a stronger case for compensation.

Settlements are not based on guesswork. They depend on detailed medical records, injury photographs, eyewitness accounts, and a clear understanding of Maine's liability laws. Victims without legal representation often face delays, reduced offers, or outright denials. Working with an experienced attorney ensures the case is presented in a way that insurers take seriously and that reflects the true cost of the injury.

## What is the average dog bite settlement in Maine?

Across the country, dog bite settlements tend to range between \$30,000 and \$50,000. In Maine, values can vary significantly based on the facts of the case. Some claims resolve for less than \$10,000, while others result in six-figure settlements, particularly when the injuries are severe, permanent, or sustained by a child.

Injuries that lead to higher compensation often include deep lacerations, facial trauma, puncture wounds that damage nerves or muscle tissue, and broken bones caused by being knocked down or dragged. Infections, particularly when bites are not treated quickly, can also add to medical costs and increase case value. Emotional injuries like post-traumatic stress disorder, especially in children or after a mauling, can also play a major role in settlement negotiations.

Settlement value depends not just on the injury itself, but on how well the harm is documented and presented. Evidence of scarring, photographs of the injury, surgical records, and psychological treatment notes all support a stronger claim. A Maine dog bite lawyer may also present evidence that the dog had a known history of aggression or that the owner violated leash laws, both of which can raise the potential value of a case. There is no one-size-fits-all number, which is why averages are only a rough reference point. Strong legal guidance is what turns facts into results.

## Key factors that affect settlement amounts in Maine dog bite cases

Dog bite cases are not only about how bad the injury looks. They are about how the event impacted the victim's life and what can be proven with clear documentation. Several core factors tend to influence the outcome of settlement negotiations.

- **Severity of the injury:** Deep lacerations, nerve damage, or permanent scarring raise settlement value. Minor punctures or bruises may still justify compensation but at a lower level.
- **Location of the injury:** Bites to the face, neck, or hands often result in higher compensation because of visibility, functionality, and the potential need for surgical intervention.
- **Victim's age:** Children tend to receive higher compensation due to the emotional impact, potential for long-term scarring, and increased vulnerability.
- **Psychological harm:** Documented anxiety, PTSD, or phobias that develop after the attack can increase the value of a claim.
- **Insurance policy limits:** Most claims are paid through the dog owner's homeowner's or renter's insurance. Policy limits can restrict the settlement amount unless other sources are identified.
- **Evidence of negligence:** If the owner violated leash laws, ignored previous warnings, or failed to secure the dog, the case becomes stronger.
- **Legal representation:** Cases handled by experienced legal professionals often yield higher settlements. Insurers tend to take represented claims more seriously.

A Maine dog bite lawyer can help evaluate these factors and present them in a way that fully reflects the scope of the harm.

## Dog bite levels and why they matter in settlement cases

Medical and legal professionals often use the Dunbar Dog Bite Scale to describe the severity of a dog attack. While this classification is not part of Maine law, it helps support personal injury claims by providing a structured explanation of what happened. Doctors, insurers, and legal teams may use these bite levels to understand the risk posed by the dog and the seriousness of the injury.

Understanding how the bite is categorized can also help justify the value of a claim. Higher-level bites often result in greater compensation due to the pain, permanent damage, or emotional trauma involved. The following are the commonly recognized levels used to describe bite severity:

- **Level 1 - Aggressive behavior without contact:** The dog snaps, growls, or lunges without making any physical contact. These incidents are frightening but do not cause physical harm.
- **Level 2 - Skin contact without puncture:** The dog's teeth touch the skin but do not break it. These bites may leave red marks, bruising, or scratches but no punctures.
- **Level 3 - One to four shallow punctures:** The dog creates one to four puncture wounds, none deeper than half the length of its canine teeth. These wounds may require stitches and carry a risk of infection but usually heal with minimal long-term damage.
- **Level 4 - Deep punctures with tearing or multiple bites:** The dog causes deep puncture wounds or crush injuries. These bites may involve tearing, muscle damage, or multiple bites and often require surgery and long-term care.
- **Level 5 - Multiple serious bites or mauling:** The attack involves multiple deep bites, tearing, or violent shaking. These cases often result in permanent disability, disfigurement, or extensive reconstructive procedures.
- **Level 6 - Fatal attack:** The dog bite causes the death of the victim. These cases involve wrongful death claims and substantial emotional and financial losses for surviving family members.

The bite level does not determine the outcome of a case on its own, but it gives structure to medical evaluations and legal arguments. When paired with medical documentation, photographs, and a clear report of the incident, the classification can help demonstrate the full extent of harm and support a stronger case for compensation.

### **Expected settlement ranges for actionable dog bite cases in Maine**

Every dog bite case is different. Injury severity, victim age, location of the bite, psychological harm, and how the case is documented all influence settlement value. While no exact formula applies, certain trends can be observed when reviewing properly handled cases. Understanding these ranges can help victims know what is typical and what may signal an undervalued offer from an insurance company.

Typical settlement ranges based on the bite classification and known outcomes in Maine and comparable jurisdictions include:

- **Level 2 - Skin contact without puncture:** Cases at this level may settle in the \$5,000 to \$15,000 range. While no puncture is present, bruising, swelling, or emotional trauma may still justify a claim, especially in children or elderly victims. Compensation depends heavily on medical evaluation, psychological effects, and the dog owner's history or violations.

- **Level 3 - One to four shallow puncture wounds:** Settlements commonly range from \$15,000 to \$40,000. These cases often involve moderate lacerations, scarring, or infection risk. If the bite leaves visible damage or leads to anxiety, the case value increases. Treatment records and photographs are essential for proving impact.
- **Level 4 - Deep puncture wounds or multiple bites:** These bites typically result in settlements between \$40,000 and \$100,000. Level 4 injuries often require surgery, result in permanent scarring, and involve high emotional toll. Facial injuries, nerve damage, and long recovery timelines are factors that increase payout potential.
- **Level 5 - Multiple serious bites or mauling injuries:** Compensation in these cases often exceeds \$100,000, particularly when long-term disability or disfigurement is involved. These attacks may include multiple surgeries, hospitalization, and extensive trauma. Children attacked at this level may require future procedures or therapy well into adulthood, which should be factored into the claim.
- **Level 6 - Fatal dog attack:** Level 6 refers to dog attacks that result in death. These are wrongful death cases and are often resolved through high-value legal claims. Settlements may include compensation for medical bills incurred prior to death, funeral expenses, loss of financial support, and the emotional loss suffered by surviving family members. Payouts can vary widely but frequently exceed several hundred thousand dollars depending on insurance coverage and provable damages.

The value of your case depends on many different factors, and settlement amounts are rarely offered at their full value without pressure. A Maine dog bite lawyer can assess injury severity, consult with medical professionals, and present the claim with the strength needed to secure a full and fair recovery.

### **Why dog bite settlement calculators often miss the mark**

Some websites offer “dog bite settlement calculators,” suggesting they can predict what a victim should expect. In reality, these tools are often inaccurate and misleading. They use national averages and generic inputs without accounting for local laws, case complexity, or individual impact.

A calculator cannot measure emotional trauma or account for whether the victim required facial reconstruction surgery. It cannot determine whether a Maine town had a leash ordinance that the owner violated. It certainly cannot negotiate with an insurance company.

Real settlement outcomes are built through documentation, expert input, and strategic case handling. While a calculator may provide a rough range, it cannot replace experience or legal analysis.

**Talk to a Maine dog bite lawyer at Romanow Law Group**

Dog bite cases in Maine involve more than just physical injuries. Victims often face months of treatment, emotional strain, and financial uncertainty. Insurance companies act quickly to settle these claims for as little as possible. That rarely reflects the full value of what was lost.

[Romanow Law Group](#) takes a different approach. Our lawyers investigate every detail, gather medical records, identify all available insurance coverage, and build a strategy based on evidence and experience. If a fair offer is not made, we aggressively prepare for court with the support of expert testimony and legal precision.

A [free consultation](#) with a member of our Maine dog bite legal team gives you the chance to understand your rights and evaluate your options. There is no cost to speak with us, and [no fee unless compensation is recovered](#). The right team makes a difference, and this is where the process begins. [Contact us](#) for your free consultation now.