

Bridget Martin v. Patrons Oxford Insurance Company

Held December 16, 2014 – Docket No. INS-14-2122

Decision Issued: January 6, 2015

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for improper workmanship and structural issues of the property. The company established the existence of one or more of the noted reasons, affecting the insurability of the property.

Held: For the company. 24-A M.R.S. § 3051 permits nonrenewal of this type of policy if the reason is in good faith and related to the insurability of the property. As the company established that one or more of the cited conditions are in good faith and related to the insurability of the property, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.