

***Timmy J. and Paula Kendall v. State Mutual Insurance Company***

Held January 8, 2015 – Docket No. INS-14-2137

Decision Issued: February 2, 2015

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for a specific condition of the property. The company established the existence of the noted reason, 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 the cited condition is in good faith and related to the insurability of the property, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.