

***Mark Edwards v. Green Mountain Insurance Company***

Held: September 8, 2021  
Decision Issued: September 27, 2021  
Docket Number: INS-21-2032

The named insured requested a hearing to contest the nonrenewal of his homeowners policy. The company asserted that the occurrence of a fire damage loss event caused by the insured's failure to properly maintain the covered property's heating system increased the likelihood of similar loss events in the future.

**Held:** For the insured. 24-A M.R.S. §3051 permits nonrenewal of a homeowners policy if the underlying reason is a good faith reason and related to the insurability of the property. The company failed to meet its burden of establishing that the cited loss event predisposed the property to future losses, adversely affected the insurability of the property or altered the nature and extent of the risk exposures contemplated by the policy. Accordingly, the nonrenewal action is not permitted.