

Tamika Dias v. The Travelers Home and Marine Insurance Company

Held: March 22, 2023
Decision Issued: April 14, 2023
Docket Number: INS-23-2010

The named insured requested a hearing to contest the nonrenewal of her homeowners policy. The company asserted that the insured's failure to provide requested information confirming the repair/remediation of a hazardous condition discovered during a prior claim inspection increased the likelihood of future loss exposures and affected the insurability of the property.

Held: For the company. Under Section 3051 of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3051, nonrenewal of a homeowners policy is permissible if the underlying reason is a good faith reason and related to the insurability of the property. The company met its burden of establishing that its stated concerns regarding the continued presence of a hazardous condition in the covered dwelling were reasonable and related to the insurability of the property. Accordingly, the nonrenewal action is permitted.