

Robert Mancini v. Travelers Home and Marine Insurance Company

Held: October 2, 2024
Decision Issued: November 1, 2024
Docket Number: INS-24-2076

The named insured requested a hearing to contest the nonrenewal of his homeowners policy. The company asserted that nonrenewal was appropriate because the property did not meet its underwriting guidelines.

Held: For the insured. 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 failed to meet its burden of establishing that its reason did not fall into the prohibited category of insurance terms that do not qualify as acceptable explanations, and that the invoked underwriting guideline was related to the insurability of the property. Accordingly, the nonrenewal action is not permissible.