

***Steven Woodard v. Travelers Personal Insurance Company***

Held: January 8, 2025  
Decision Issued: February 7, 2025  
Docket Number: INS-24-2093

The named insured requested a hearing to contest the nonrenewal of his homeowners policy. The company asserted that nonrenewal was appropriate because several unfavorable conditions discovered during an inspection of the property several months earlier adversely affected the insurability of the property.

**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, which was based on an existing underwriting guideline, was either a credible, good faith reason or related to the insurability of the property. Accordingly, the nonrenewal action is not permitted.