

Amy Ampuja v. Interinsurance Exchange of the Automobile Club

Held: May 7, 2025
Decision Issued: June 4, 2025
Docket Number: INS-25-2017

The named insured requested a hearing to contest the nonrenewal of her homeowners policy. The company asserted that its nonrenewal action was permissible because the covered property was not owner-occupied.

Held: For the company. Under Section 3048 of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3048, the right to a hearing to contest the nonrenewal of a policy exists only if the covered property is owner-occupied, used solely for residential purposes, and consists of not more than 4 apartments or living units. The company proved that the covered property consisted of more than 4 apartments or living units. Accordingly, the hearing request was denied and the nonrenewal action is permissible.