

***Joan Jensen v. Interinsurance Exchange of the Automobile Club***

Held: May 28, 2025  
Decision Issued: June 13, 2025  
Docket Number: INS-25-2022

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

**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 proved that the insured ceased to occupy the covered dwelling prior to the current policy term and that owner-occupancy is a necessary condition for the issuance and/or renewal of a homeowners policy. Accordingly, the nonrenewal action is permissible.