

Matthew Cote v. Patrons Oxford Insurance Company

Held: June 4, 2025
Decision Issued: July 1, 2025
Docket Number: INS-25-2023

The named insured requested a hearing to contest the nonrenewal of his homeowners policy. The company cited several material misrepresentations and nondisclosures allegedly made by the insured in applying for and obtaining coverage as the basis for its nonrenewal action.

Held: For the insured. Sections 3049(3)(A) and 3049(4)(B) of the Maine Property Insurance Cancellation Control Act allow an insurer to cancel a policy if it discovers that the insured misrepresented and/or failed to disclose a material fact in applying for and obtaining the insurance. The company failed to prove that any of the factual misrepresentations and nondisclosures it attributed to the insured materially affected the outcome of the policy application process. Accordingly, the company's nonrenewal action is not permissible.