

*Paul and Jeanne Klainer v. Patriot Insurance Company*

Held: July 9, 2025  
Decision Issued: August 7, 2025  
Docket Number: INS-25-2029

The named insureds requested a hearing to contest the nonrenewal of their homeowners policy. The company asserted that nonrenewal was appropriate because three water damage loss events had occurred on the covered property during the preceding three-year period.

**Held:** For the insureds. 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 prove that the loss events cited as the reason for nonrenewal reflected a lack of adequate property maintenance by the named insureds and portended the occurrence of similar losses in the future. Accordingly, the nonrenewal action is not permitted.