

*Andrew and Melissa Whittaker v. Integon National Insurance Company*

Held: November 2, 2022  
Decision Issued: November 22, 2022  
Docket Number: INS-22-2032

The named insureds requested a hearing to contest the nonrenewal of a homeowners policy. The company asserted that nonrenewal was appropriate because two unrelated water damage loss events had occurred on the covered property in a span of less than eighteen months and one of the losses was caused by the negligence of an insured.

**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 meet its burden of establishing that the occurrence of the cited loss events predisposed the property to future losses, adversely affected the insurability of the property or altered the nature and extent of the risk exposures contemplated by the policy. Accordingly, the nonrenewal action is not permitted.