

Kamal Negm and Cristel Negm v. York Insurance Company of Maine

Held June 23, 2016– Docket No. INS-16-2048

Decision Issued: July 1, 2016

The named insured requested a hearing to contest the nonrenewal of their homeowners policy for losses. The notice issued to the insureds failed to identify the reason for the nonrenewal.

Held: For the insured. 24-A M.R.S. § 3051 permits nonrenewal for a reason that is in good faith and related to the insurability of the property, and also requires the reason or reasons to be explicit. The notice cited the occurrence of two losses. The company raised the issue at hearing that the reason for nonrenewal was the alleged failure to properly repair the roof, but that reason was not considered as it was not conveyed in the notice of nonrenewal.