

*Samantha and Daykin Marini v. Teachers Insurance Company*

Held: January 31, 2024  
Decision Issued: February 27, 2024  
Docket Number: INS-24-2003

The named insureds requested a hearing to contest the nonrenewal of their homeowners policy. The company asserted that nonrenewal was appropriate because a costly water damage loss event had occurred on the covered property during the prior policy 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 meet its burden of establishing that the occurrence of the cited loss event predisposed the property to similar 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.