

***Hugh and Heather Sadlier v. MMG Insurance Company***

Held: February 21, 2024  
Decision Issued: March 22, 2024  
Docket Number: INS-24-2008

The named insureds requested a hearing to contest the nonrenewal of their homeowners policy. The company asserted that nonrenewal was appropriate because three similar and related loss events had occurred on the covered property over the course of a six-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 meet its burden of establishing that all the cited loss events were related, or that their occurrence 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.