

*Adrienne Caldwell v. Casco Indemnity Company*

Held: March 20, 2024  
Decision Issued: April 19, 2022  
Docket Number: INS-24-2016

The named insured requested a hearing to contest the nonrenewal of her homeowners policy. The company asserted that the frequency of water damage losses affecting the covered dwelling and the insured's failure to cooperate with requests to inspect the property to assess its condition increased its exposure to further losses.

**Held:** For the company. 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 reason given for the action is a good faith reason and related to the insurability of the property. The company met its burden of establishing that its stated concerns regarding loss frequency and the condition of the covered dwelling were reasonable and related to the insurability of the property. Accordingly, the nonrenewal action is permitted.