

***Fred Guterl and Jude Webster-Guterl v. Amica Mutual Insurance Company***

Held: May 8, 2024  
Decision Issued: June 6, 2024  
Docket Number: INS-24-2029

The named insureds requested a hearing to contest the nonrenewal of their homeowners policy. The company asserted that nonrenewal was appropriate because the insureds had failed to make necessary repairs to a longstanding condition that adversely affected the insurability of the property.

**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 insureds did not timely and satisfactorily address the objectionable condition. Accordingly, the nonrenewal action is not permitted.