

***Robert & Lori Armstrong v. State Farm Fire & Casualty Company***

Held February 11, 2014– Docket No. INS-14-2008

Decision Issued: March 7, 2014

The named insured requested a hearing to contest the cancellation of a homeowners policy for material misrepresentation in pursuit of a claim under the policy.

***Held:*** For the company. 24-A M.R.S. § 3049(3) permits cancellation of a homeowners policy for the discovery of fraud or material misrepresentation by the named insured in pursuing a claim under the policy. As the company established facts that were misrepresented by the named insured that were material to the claim investigation, the cancellation is permitted under the Maine Property Insurance Cancellation Control Act.