



Non-Renewal Dispute Packet

Connecticut homeowners policy · aerial-imagery non-renewal answered with dated, ground-level evidence · prepared under the **Dispute Sprint (\$99 flat)**

PREPARED FOR NEW ENGLAND INSURANCE

This sample works **end to end** the case from your own article — a Connecticut roof non-renewal decided from an aerial photograph (neins.co). The client is fictional; the Connecticut rules, the computed clock, and the packet itself are the real deliverable your referred clients receive.

Homeowners	David & Karen Ellison
Property	18 Copper Beech Lane, Wethersfield, CT 06109 — single-family, owner-occupied
Carrier	Harborline Mutual Insurance Company (<i>fictional carrier, for this sample</i>)
Policy	Homeowners (HO-3) · No. HM-88-410276-CT · Policy period November 28, 2025 – November 28, 2026
Carrier action	Non-renewal. Stated reason: roof condition, per aerial-imagery review
Notice	Dated September 25, 2026 · received September 29, 2026
Non-renewal effective	November 28, 2026, 12:01 a.m. (end of policy period)
Packet	Assembled October 21, 2026 · submitted by the homeowners in their own name · agent of record copied

The deadline clock — 38 days remain

Connecticut law requires **60 days' notice** of non-renewal, stating the **specific reason**. Harborline's notice — September 25 for a November 28 effective date — gives **64 days** and clears the minimum. The effective date is the wall; this packet went in on **day 26**, sequenced the way Connecticut's guidance frames the window:

DAYS 1–7 · SEP 25–OCT 2

Read the reason, get the images

Aerial images requested in writing Sep 30; supplied by carrier Oct 14. **Done ✓**

DAYS 7–21 · OCT 2–16

Professional eyes, fixable cures

Roofer's inspection Oct 9; cures completed Oct 12. **Done ✓**

DAYS 21–40 · OCT 16–NOV 4

Assemble & submit the packet

This packet, submitted Oct 21, delivery proof retained. **Done ✓**

DAYS 40–64 · NOV 4–28

Follow up; fallback in parallel

Written follow-up if unacknowledged; fallback quote prepared with the agent.

Clock rule, per GroundProof's Connecticut guide (verified October 19, 2026): the 60-day notice period is the frame; the notice's effective date is the wall inside it. Work from the dates printed on your own notice.

What is in this packet

1. **The carrier's claim** — the notice and the aerial findings it rests on · Exhibits A–B
2. **The claim vs. the ground truth** — each finding answered by the dated record · Exhibits C–F
3. **Photo exhibit log** — eight dated ground-level photographs, provenance-stamped · Exhibit G
4. **The dispute letter** — the letter that carries this packet to the carrier, exhibit-referenced · Exhibit H
5. **Timeline & next steps** — what happens by when, who does what, and the honest limits of this service

SECTION 1

The carrier's claim

Harborline did not inspect this house. It reviewed an aerial image, drew four conclusions from it, and non-renewed a policy held by the Ellisons for eleven years. *Every word of the claim is answered in Section 2 — first, here it is, exactly as stated.*

EXHIBIT A — NON-RENEWAL NOTICE (SUMMARY)

Harborline Mutual · Sep 25, 2026

To: David & Karen Ellison, 18 Copper Beech Lane, Wethersfield, CT 06109 · **Policy:** HM-88-410276-CT · **Action:** non-renewal effective November 28, 2026, 12:01 a.m.

"Reason for non-renewal: Roof condition. Aerial imagery review (image date 11/12/2025) indicates advanced deterioration of the roofing surface, including granule loss and staining, debris and vegetation accumulation, and an estimated roof age exceeding 15 years."

The notice states the specific reason, as Connecticut requires — which tells this packet precisely what it must answer: four findings, all drawn from one photograph taken from the sky on November 12, 2025.

EXHIBIT B — PHOTO EXHIBIT PLACEHOLDER

Carrier aerial image, captured November 12, 2025 — supplied by Harborline on October 14, 2026, following the homeowners' written request of September 30, 2026. South and east slopes visible; leaf-fall debris in the north valley; copper beech canopy shadowing the south slope. *(In a live packet, the carrier's image prints here at full resolution.)*

The four findings the packet must answer

1 Roof age "exceeding 15 years"

The image-based estimate treats the roof as near end-of-life. No document was consulted.

2 "Advanced deterioration, granule loss"

The south slope's texture in the image is read as failing shingles — the most serious claim in the notice.

3 "Staining" of the roofing surface

Dark streaking across the north slope, read from altitude as a condition problem.

4 "Debris and vegetation accumulation"

Leaves in the north valley and a beech branch near the roofline, photographed at peak leaf-fall.

The Connecticut frame this packet is built to

Cosmetic issues in imagery are not valid non-renewal grounds. Connecticut's Insurance Department has told insurers — in guidance first issued in March 2024 and updated in February 2026 — that streaking, discoloration, or surface wear, the ordinary look of a New England roof, is not a valid basis for non-renewing a homeowner. A condition-based decision needs more than a cosmetic reading of a photograph.

The reason must be specific, and the rules are on file. Connecticut law requires 60 days' notice stating the specific reason, and insurers must file their underwriting guidelines with the Department. If a carrier's stated reason does not match its own filed guidelines, that gap is a legitimate subject for a complaint — which is why this packet answers the stated reason, point by point, on the record.

As documented in GroundProof's Connecticut guide (sources: Connecticut Insurance Department notice/guidance, March 2024, updated February 2026; Connecticut's 60-day non-renewal notice requirement — verified October 19, 2026).

SECTION 2

The claim vs. the ground truth

FROM THE SKY — THE CARRIER'S CASE

One aerial photograph, **November 12, 2025**. Four findings. No inspection, no documents, no one on the roof.

FROM THE GROUND — THE DATED RECORD

An invoice, a town permit, a licensed roofer **on the roof**, and eight dated photographs. Every finding answered.

Carrier's finding (from the sky)	What the ground record shows	Exhibit
Roof age "exceeding 15 years"	ANSWERED The roof was fully torn off and replaced in June 2019 — seven years old at the date of the notice, not fifteen-plus. Invoice and town permit (final inspection passed) are enclosed.	C — Invoice D — Permit
"Advanced deterioration, granule loss"	ANSWERED A licensed roofer stood on this roof on October 9, 2026 : granule coverage normal for its age, no exposed fiberglass mat , no missing, curling, or lifted shingles. The aerial texture is pattern and shadow, not failure.	E — Inspection G-1, G-2
"Staining"	ANSWERED The streaking is algae staining on the shaded north slope — a cosmetic reading (streaking, discoloration) that Connecticut's guidance names as not valid non-renewal grounds ; the roofer concurs.	E — Inspection G-3
"Debris and vegetation accumulation"	CURED The image was captured November 12, 2025 — peak leaf-fall. The valley debris is cleared and the beech branch cut back to six feet of clearance, completed October 12, 2026 ; invoiced, photos before/after.	F — Cure invoice G-4 → G-6

Exhibits are ordered the way Connecticut's guidance weights evidence: professional documentation first, transactional proof second, homeowner photographs third.

Exhibit C — Roof replacement invoice

Nutmeg Roofing & Exteriors LLC · CT HIC Reg. #0642871 (fictional)

- Full tear-off and replacement completed **June 12, 2019**
- Architectural asphalt shingles; underlayment, drip edge, ridge vent
- Invoice dated June 14, 2019 · **\$13,850** · paid in full; manufacturer and workmanship warranties on file

Exhibit D — Building permit & final inspection

Town of Wethersfield · Permit #BP-2019-1147

- Permit issued for the June 2019 re-roof
- Final inspection passed June 18, 2019** — a second, independent date on this roof's age: **7 years**, documented twice

EXHIBIT E — LICENSED PROFESSIONAL'S INSPECTION (SUMMARY)

Nutmeg Roofing · Oct 9, 2026

Inspector: Paul Santoro, Nutmeg Roofing & Exteriors LLC · **Method:** full roof walk.

Findings: granule coverage normal for a seven-year architectural shingle; **no exposed fiberglass mat; no missing, curling, cupping, or lifted shingles observed**; flashing sound. North-slope streaking: surface algae — **cosmetic only, no material degradation**. Estimated remaining service life: **18-23 years**. Maintenance items (valley debris; beech limb ~2 ft from roofline) addressed October 12, 2026 (Exhibit F).

Exhibit F — Cure receipt: Hartford Canopy Tree Service LLC · Oct 12, 2026 · \$425 (#HCT-1088, paid) — beech limb cut back to ~6 ft clearance; north valley cleared. Before/after: G-4-G-6.

SECTION 3 · EXHIBIT G

Photo exhibit log

Ground-level photographs, taken after the notice and filed in the homeowners' GroundProof file. In Connecticut's weighting they are third — supporting material — and, paired with the professional's report, they are the direct visual rebuttal to a photograph taken from the sky. *Frames below are placeholders; a live packet prints the photographs themselves.*

PHOTO EXHIBIT G-1

South slope, full elevation from street

G-1 · Oct 9, 2026 · P. Santoro (inspector) — the slope the carrier called deteriorated, at ground level, in daylight.
Filed Oct 9, 2026 · SHA-256 a41f...9c02

PHOTO EXHIBIT G-2

South slope close-up — shingle surface and granule coverage

G-2 · Oct 9, 2026 · P. Santoro — granule coverage normal for age and type; no exposed mat.
Filed Oct 9, 2026 · SHA-256 77be...41ad

PHOTO EXHIBIT G-3

North slope close-up — algae streaking

G-3 · Oct 9, 2026 · P. Santoro — the "staining" in the carrier's finding: surface algae on a shaded slope; cosmetic only.
Filed Oct 9, 2026 · SHA-256 c208...e6f7

PHOTO EXHIBIT G-4

North valley and beech limb — before cure

G-4 · Oct 9, 2026 · P. Santoro — leaf debris in valley; limb ~2 ft from roofline. The condition as found, documented honestly.
Filed Oct 9, 2026 · SHA-256 5d19...08b3

PHOTO EXHIBIT G-5

North valley — after clearing

G-5 · Oct 12, 2026 · K. Ellison (homeowner) — same valley, debris cleared, same camera position as G-4.
Filed Oct 12, 2026 · SHA-256 9a63...d417

PHOTO EXHIBIT G-6

Beech limb cut back — clearance from roofline

G-6 · Oct 12, 2026 · K. Ellison — approximately six feet of clearance after the Exhibit F tree work.
Filed Oct 12, 2026 · SHA-256 31f8...6e5a

PHOTO EXHIBIT G-7

Full re-check set — front elevation

G-7 · Oct 20, 2026 · D. Ellison (homeowner) — full re-check set, taken the day before submission.
Filed Oct 20, 2026 · SHA-256 b7d2...20c9

PHOTO EXHIBIT G-8

Ridge line and chimney flashing

G-8 · Oct 20, 2026 · D. Ellison — ridge and flashing detail matching the inspection report's "sound" finding.
Filed Oct 20, 2026 · SHA-256 e04a...83db

Provenance: every photograph in a GroundProof file is stamped with the date it was taken and the date it entered the file, with a digital fingerprint (SHA-256, truncated above), so it can be shown, in order, exactly as it was. Originals retained unedited; full files on request.

SECTION 4 · EXHIBIT H The dispute letter

The letter that carries the packet — written for the homeowner to sign and submit *in their own name*: GroundProof assembles the documentation; the homeowner sends it.

David & Karen Ellison
18 Copper Beech Lane
Wethersfield, CT 06109

October 21, 2026

Underwriting Department
Harborline Mutual Insurance Company
P.O. Box 4410, Hartford, CT 06147

Re: Policy No. HM-88-410276-CT — Non-renewal notice dated September 25, 2026, effective November 28, 2026. Request for review with enclosed documentation.

Dear Underwriting Department:

We write in response to your notice of non-renewal dated September 25, 2026. The notice states one specific reason — roof condition — based on an aerial image dated November 12, 2025, citing deterioration, granule loss and staining, debris and vegetation accumulation, and an estimated roof age exceeding 15 years. You provided the image relied upon on October 14, following our written request of September 30 — and the enclosed documentation answers each finding in turn.

Roof age. The roof is not fifteen years old. It was fully torn off and replaced in June 2019 by Nutmeg Roofing & Exteriors LLC (invoice dated June 14, 2019 — Exhibit C; Town of Wethersfield permit #BP-2019-1147, final inspection passed June 18, 2019 — Exhibit D). The roof was seven years old at the date of your notice.

Condition. On October 9, 2026, a licensed roofing contractor walked this roof and inspected every slope (Exhibit E; full signed report enclosed). He found granule coverage within the normal range for a seven-year architectural shingle, no exposed fiberglass mat, and no missing, curling, or lifted shingles, and he estimates 18–23 years of remaining service life. The dated photographs at Exhibit G show the same slopes at ground level.

Staining. The north-slope streaking is surface algae on a shaded slope — cosmetic only, per the inspecting contractor. The Connecticut Insurance Department's guidance to insurers (issued March 2024, updated February 2026) advises that cosmetic issues in imagery — streaking, discoloration, or surface wear — are not a valid basis for non-renewal. We ask that this finding be withdrawn on that basis.

Debris and vegetation. The image was captured November 12, 2025, at leaf-fall. The valley debris has been cleared and the limb cut back to ~6 feet of clearance from the roofline, completed October 12, 2026 (Exhibit F; before-and-after photographs, G-4 through G-6).

What we ask. Please (1) review the enclosed documentation; (2) withdraw the non-renewal and renew the policy at the November 28 renewal; and (3) if any specific condition remains of concern, identify it in writing so it can be addressed within the notice period. Please confirm receipt and your review timeline in writing.

Copies of everything enclosed, with delivery proof, are retained. If the non-renewal is maintained without review of this documentation, we will bring the matter to the Connecticut Insurance Department, which holds insurers' filed underwriting guidelines and issued the guidance cited above. We would much rather resolve it with you, on the evidence.

Sincerely,

David Ellison · Karen Ellison — Policyholders, Policy HM-88-410276-CT

Enclosures: A (notice, copy) · B (aerial image) · C (2019 invoice) · D (permit & final inspection) · E (inspection report) · F (cure invoice) · G (photographs G-1–G-8) · **cc:** Agent of record · GroundProof file GP-2026-1047

SECTION 5

Timeline & next steps

Submitting the packet is the midpoint, not the finish. Below is the rest of the clock — every line dated, every step owned, including the agent who referred this family.

When	Step	Who	Status
Sep 25, 2026	Non-renewal notice issued — roof condition, aerial imagery	Carrier	RECEIVED
Sep 30, 2026	Written request for the aerial images used (day 5, per the days 1–7 step)	Homeowner	DONE
Oct 9, 2026	Licensed roofer's inspection, all slopes (day 14; Exhibit E)	Roofer · GroundProof files it	DONE
Oct 12, 2026	Cures completed: valley debris cleared, beech limb cut back (day 17; Exhibit F, photos G-5–G-6)	Tree service · Homeowner	DONE
Oct 14, 2026	Carrier supplies the aerial image — capture date confirmed: Nov 12, 2025	Carrier	RECEIVED
Oct 21, 2026	This packet submitted in the homeowners' own name — day 26 of 64; agent of record copied the same day	Homeowner · GroundProof assembled	SUBMITTED
By Nov 4, 2026	If no acknowledgment: written follow-up with the delivery proof (day 40 of the clock)	Homeowner · GroundProof drafts from the file	NEXT
By Nov 11, 2026	Fallback coverage quote prepared with the agent — so a denial is never a catastrophe	Agent · Homeowner	NEXT
Nov 28, 2026	Non-renewal effective date — the wall. Withdrawal renews the policy; otherwise the fallback takes effect	—	DEADLINE
If unreviewed	Complaint to the Connecticut Insurance Department (portal.ct.gov/cid), which holds the carrier's filed guidelines; the complete file goes in as one record	Homeowner	HELD IN RESERVE

The cost of waiting, in days: inspection on day 14, cures on day 17 — inside the days 7–21 window. Started at day 40, this case could not have been cured — only pleaded.

The homeowner

Signs and submits in their own name; two written requests; decides the fallback with their agent — under three hours, total.

GroundProof — documentation

Built the file, computed the clock, assembled the packet, and keeps the record.

The referring agent

Copied the day the packet was submitted; told the outcome the day it lands. The client answered the photo instead of being re-marketed.

The honest limits — printed in every packet

GroundProof is not a public adjuster, not an insurer, not a broker, and not a law firm. It organizes documentation; it does not negotiate, adjust, file or submit on anyone's behalf, or contact an insurer — the homeowner submits in their own name.

No outcome is guaranteed. A complete, well-ordered record is the strongest answer a homeowner can give; the decision remains the carrier's. General information, not insurance or legal advice — confirm with your agent or attorney.

Connecticut rules cited here summarize CID guidance (March 2024, updated February 2026) and the state's 60-day specific-reason notice requirement (verified October 19, 2026). Work from the dates on your own notice.

Dispute Sprint: \$99 flat. Never a percentage of any outcome, ever. · *Sample packet: every case detail is fictional; the Connecticut rules are real, as documented in GroundProof's Connecticut guide. Live packets carry the client's own records and photographs.*