

James and Denise Bell v. Concord General Mutual Insurance Company

Held March 27, 2014 – Docket No. INS-14-2029

Decision Issued: April 22, 2014

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for several cited conditions of the property. The company established the existence of one or more of the noted reasons, affecting the insurability of the property.

Held: For the company. 24-A M.R.S. § 3051 permits nonrenewal of this type of policy if the reason is in good faith and related to the insurability of the property. As the company established that one or more of the cited conditions are in good faith and related to the insurability of the property, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.