

Jessica and Christopher McKneally v. Concord General Mutual Insurance Company

Held May 8, 2014 – Docket No. INS-14-2043

Decision Issued: May 29, 2014

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for a business on premises. The company established that the insured has a yoga studio in the home where she offers private instruction in yoga.

Held: For the company. 24-A M.R.S. § 3051 allows a company to nonrenew for a reason that is in good faith and related to the insurability of the property. The company established that this activity increases the hazards insured against and therefore affects the insurability of the property.