

Pamela Mitchell and Chester Neal v. Concord General Mutual Insurance Company

Held September 3, 2014– Docket No. INS-14-2085

Decision Issued: September 26, 2014

The named insured requested a hearing to contest the nonrenewal of a homeowners policy citing loose and missing chimney bricks and deck supports installed in the river.

Held: For the insured. 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 insured demonstrated that the loose chimney bricks had been removed and the chimney top was being repaired, and that the deck supports were not installed in the river, the company failed to establish its stated reasons for the nonrenewal action.