

Robert Jagela v. Concord General Mutual Insurance Company

Held December 17, 2014– Docket No. INS-14-2117

Decision Issued: January 7, 2015

The named insured requested a hearing to contest the nonrenewal of a homeowners policy due to the condition of the roof. The company established that roof shingles are lifting and curling, 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 the cited is a good faith condition related to the insurability of the property, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.