

***John Darling v. Concord General Mutual Insurance Company***

Held February 11, 2015 – Docket No. INS-15-2008

Decision Issued: March 12, 2015

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for the lack of lag bolts to secure a deck. The company established the condition and how it affects 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 an inadequately attached deck increases the risk of loss under the policy, the nonrenewal action is permitted by the Maine Property Insurance Cancellation Control Act.