

***Patrick & Judith Roche v. Concord General Mutual Insurance Company***

Held February 24, 2015 – Docket No. INS-15-2011

Decision Issued: March 12, 2015

The named insured requested a hearing to contest the nonrenewal of a homeowners policy because the property is not owner occupied. It was established at the hearing that the condo is vacant and not occupied by the owner.

***Held:*** For the Company. As the Maine Property Cancellation Control Act only governs those policies covering property that is owner occupied, this nonrenewal action is governed by 24-A M.R.S. § 3007 because the property is not owner occupied. Section 3007 does not include the right to a hearing for nonrenewal actions.