

*Misty Maroney v. Concord General Mutual Insurance Company*

Held: July 7, 2021  
Decision Issued: July 16, 2021  
Docket Number: INS-21-2024

The named insured requested a hearing to contest the nonrenewal of a homeowners policy. The company asserted that the insured's failure to timely repair and perform preventative maintenance on the covered dwelling altered the hazards insured against and increased the risk of loss.

**Held:** For the company. Under Section 3051 of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3051, nonrenewal of a homeowners policy is permissible if the underlying reason is a good faith reason and related to the insurability of the property. The company met its burden of establishing that its stated concerns regarding the neglected condition of the covered dwelling were reasonable and related to the insurability of the property. Accordingly, the nonrenewal action is permitted.