

Samuel Buksbaum and Claire Shernoff v. Concord General Mutual Insurance Company

Held: May 29, 2024
Decision Issued: May 31, 2024
Docket Number: INS-24-2038

The named insureds requested a hearing to contest the nonrenewal of their homeowners policy. The company asserted that nonrenewal was appropriate because the insureds had failed to install required alarm systems in the covered dwelling.

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 absence of required alarm systems in the covered dwelling were reasonable and related to the insurability of the property. Accordingly, the nonrenewal action is permitted.