

Harold F. Ray II and Jody L. Ray v. Patrons Oxford Insurance Company

Held July 16, 2015 – Docket No. INS-15-2082

Decision Issued: August 17, 2015

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for failure to comply with loss control recommendations, conditions of the property, and failure to comply with policy condition to protect the property after a loss. The company provided the proof or evidence to support its reasons for nonrenewal.

Held: For the company. 24-A M.R.S.A. § 3049(10) permits an insurer to cancel a policy if the insured fails to comply with reasonable loss control recommendations within 90 days after notice from the insurer, and § 3051 allows nonrenewal for a good faith reason related to the insurability of the property. The company met these standards with the established reasons for nonrenewal, and demonstrated that statutory notice requirements were met. Accordingly, the nonrenewal action was permitted.