

John Kenneally v. Patrons Oxford Insurance Company

Held August 10, 2016 – Docket No. INS-16-2062

Decision Issued: August 26, 2016

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for failure to comply with loss control recommendations. The evidence on the record demonstrates that one or more of the loss control recommendations was not completed.

Held: For the company. 24-A M.R.S.A. § 3049(10) permits an insurer to cancel or nonrenew a policy if the insured fails to comply with reasonable loss control recommendations within 90 days after notice from the insurer. The company demonstrated that its loss control recommendations issued December 30, 2015, were reasonable and that one or more had not been completed by the August expiration date of the policy. Accordingly, the cancellation was permitted.