

Joanne Rattan v. Patrons Oxford Insurance Company

Held: March 27, 2020
Decision Issued: April 27, 2020
Docket Number: INS-20-2007

The named insured requested a hearing to contest the nonrenewal of a homeowners policy for nonpayment of premium. The company asserted that the premium was not paid when due and that all statutory notice requirements were met.

Held: For the company. 24-A M.R.S. §3051 allows an insurer to nonrenew a homeowners policy if an insured fails to make a premium payment when due. The company demonstrated that the named insured was notified of the payment due prior to the due date, that a nonrenewal notice was properly issued to the named insured at the last known address and that the premium payment was not received before the nonrenewal date. Accordingly, the nonrenewal action is permitted.