

Eva Szillery v. Hartford Fire Insurance Company

Held February 24, 2014– Docket No. INS-14-2011

Decision Issued: February 26, 2014

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

Held: For the company. Maine law under 24-A M.R.S.A. § 3049(1) allows an insurer to cancel a 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, and no payment was received. Accordingly, the cancellation action is permitted.