

Mary Hull v. Allstate Property and Casualty Insurance Company

Held February 27, 2014– Docket No. INS-14-2014

Decision Issued: February 27, 2014

The named insured requested a hearing to contest the cancellation of her automobile policy for non-payment of premium. The company failed to appear at the hearing or submit a sworn statement in lieu of appearance.

Held:For the insured. 24-A M.R.S.A. § 2920 places the burden of proof upon the insurer to establish its reason for cancellation and its compliance with applicable statutory requirements. As the company failed to appear in person or to submit a properly sworn statement in lieu of appearance, the cancellation action was disallowed by default.