

***Bradford & Ruth Ames v. Concord General Mutual Insurance Company***

Held August 19, 2014 – Docket No. INS-14-2071

Decision Issued: September 9, 2014

The named insured requested a hearing to contest the cancellation of a homeowners policy for failure to comply with a loss control recommendation to replace his furnace. The evidence on the record demonstrates that the loss control recommendation remains unaddressed.

***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. The company demonstrated that its loss control recommendation was reasonable and had not been completed within 90 days. Accordingly, the cancellation was permitted.