

Lucille Young v. Concord General Mutual Insurance Company

Held January 15, 2015 – Docket No. INS-INS-14-2141

Decision Issued: February 17, 2015

The named insured requested a hearing to contest the cancellation of a homeowners policy for failure to comply with loss control recommendations. The company failed to allow the 90-day compliance period required by law.

Held: For the insured. 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. As the 90 day period had not elapsed at the time of the company's intended cancellation date, the cancellation action is not permitted.