

Virginia Look v. Patrons Oxford Insurance Company

Held November 19, 2015– Docket No. INS-15-2131

Decision Issued: December 1, 2015

The personal representative of the insured's estate 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. A cancellation notice was properly issued to the named insured at the last known address and payment was not received before the cancellation date. Accordingly, the cancellation action is permitted.