

Duwayne and Pamela Miller v. Travelers Personal Insurance Company

Held: April 27, 2022
Decision Issued: May 26, 2022
Docket Number: INS-22-2008

The named insureds requested a hearing to contest the nonrenewal of a homeowners policy. The company asserted that nonrenewal was appropriate because the insureds failed to comply with reasonable loss control recommendations in a timely manner.

Held: For the insureds. Under Section 3051 of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §3051, an insurer may nonrenew for a policy for failure to comply with reasonable loss control recommendations within 90 days after notice from the insurer. The company failed to meet its burden of proving that the insureds failed to comply with those properly communicated recommendations that were reasonable in nature within 90 days following their receipt of notice. Accordingly, the nonrenewal action is not permitted.