



## News

### Geoffrey Milne Authors Banking Law Journal Byline on Lender-Placed Insurance, Foreclosure Defenses, and the Filed Rate Doctrine

January 9, 2025

In a byline published in the January 2025 edition of *The Banking Law Journal*, Geoffrey Milne explores the significance of a rise of contested mortgage foreclosure cases involving lender-placed insurance (LPI).

Milne described how borrowers often allege special defenses that directly or indirectly seek to contest the real or actual cost of LPI charged to their accounts. These defenses implicate complex legal issues, including the filed-rate doctrine; Milne reviews this doctrine, which Connecticut has yet to formally adopt, although many other state courts have done so.

He then examines how flood risks caused by climate change implicate insurance requirements for federally-regulated lenders under the National Flood Insurance Act (NFIA), potential preemption of state law claims under the NFIA, and the relationship between federal and state law in foreclosure litigation involving LPI.

[Read the full article \(PDF\).](#)

- "Lender-Placed Insurance, Foreclosure Defenses, and the Filed Rate Doctrine" was published in the January 2025 edition of *The Banking Law Journal*.

#### Attorneys

Geoffrey K. Milne

#### Service Areas

Consumer Financial Services

Mortgage Servicing and  
Lender Litigation