

*Stacy Meserve v. Integon National Insurance Company*

Held: April 7, 2021  
Decision Issued: May 4, 2021  
Docket Number: INS-21-2012

The named insured requested a hearing to contest the nonrenewal of her homeowners insurance policy. The company cited the insured's failure to comply with loss control recommendations as the basis for its nonrenewal action.

**Held:** For the insured. 24-A M.R.S. §3051 allows an insurer to nonrenew a policy for “[f]ailure 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 loss control recommendations it properly communicated to the insured were reasonable in nature. Accordingly, the company's nonrenewal action is not permissible.