

*Terrance Lowell v. Allstate Indemnity Company*

Held: November 12, 2020  
Decision Issued: November 25, 2020  
Docket Number: INS-20-2038

The named insured requested a hearing to contest the nonrenewal of his 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 it provided the insured with notice of loss control recommendations pertaining to the covered property and that the insured failed to comply with the recommendations within 90 days following his receipt of such notice. Accordingly, the company's nonrenewal action is not permissible.