

*Stephan Gagnon v. State Farm Fire and Casualty Company*

Held: October 26, 2021  
Decision Issued: November 24, 2021  
Docket Number: INS-21-2041

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

**Held:** For the company. 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 met its burden of proving that it provided the insured with notice of loss control recommendations identifying certain defects and conditions that affected the insurability of the covered property and increased the risk of loss, and that the insured failed to fully comply with the recommendations within 90 days following his receipt of such notice. Accordingly, the company's nonrenewal action is permissible.