

Lance Mattatall v. Nationwide Mutual Insurance Company

Held: July 30, 2025
Decision Issued: August 15, 2025
Docket Number: INS-25-2034

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

Held: For the company. Sections 3051 and 3049(10) of the Maine Property Insurance Cancellation Control Act, 24-A M.R.S. §§3051 and 3049(10), allow an insurer to nonrenew a homeowners policy for an insured's "failure to comply with reasonable loss control recommendations within 90 days after notice from the insurer." The company met its burden of proving that it properly communicated loss control recommendations for the covered property to the named insured, that several of the recommendations were reasonable in nature, and that the named insured failed to comply with the reasonable recommendations within 90 days following his receipt of notice from the company. Accordingly, the company's nonrenewal action is permissible.