

Josephine M. Gower and Joseph A. Gower v. MMG Insurance Company

Held March 24, 2016 - Docket No. INS-16-2024

Decision Issued: March 28, 2016

The named insured requested a hearing to contest the cancellation of automobile insurance policy for a driver's license suspension. The evidence established that a named insured's driver's license was suspended during the policy term.

Held: For the company. 24-A M.R.S.A. § 2914(4) permits cancellation or nonrenewal of an automobile insurance policy if the license of a named insured, or another operator who either resides in the insured's household or customarily operates a vehicle insured under the policy, has been suspended or revoked during the policy term. As the company met all statutory notice requirements and the reason for suspension is not one of the exceptions provided in statute, the cancellation action is permitted.