

***William and Kate Barner v. Concord General Mutual Insurance Company***

Held May 10, 2016 – Docket No. INS-16-2037

Decision Issued: May 17, 2016

The named insured requested a hearing to contest the nonrenewal of an automobile policy for three accidents involving one driver, disputing the liability determination of the third accident. The company established the circumstances of the accidents and resulting damages.

***Held:*** For the insurer. The Maine Automobile Cancellation Control Act permits nonrenewal of a policy when the named insured or customary operator is involved in two or more accidents while driving a motor vehicle insured under the policy, if the accidents occur within the 36 months preceding the annual anniversary date of the policy and each exceeds \$1,000 in damages or involves bodily injury. None of the statutory exceptions applied to the stated accidents. The company demonstrated that the accidents qualified for nonrenewal and that statutory notice requirements were met.