

Michael Orne v. Concord General Mutual Insurance Company

Held October 20, 2016 – Docket No. INS-16-2084

Decision Issued: October 24, 2016

The named insured requested a hearing to contest the nonrenewal of his automobile policy for four speeding violations. The company established that the speeding convictions occurred within the experience period.

Held: For the insurer. The Maine Automobile Cancellation Control Act permits nonrenewal of a policy when the named insured or other operator has been convicted of operating a motor vehicle in excess of the speed limit or reckless driving or any combination thereof on three or more occasions within the 36 months preceding the annual anniversary date of the policy. The company demonstrated that the insured has four such convictions in that time period and that statutory notice requirements were met.