

*Gregory and Catherine Miller v. Concord General Mutual Insurance Company*

Held: October 21, 2022  
Decision Issued: November 15, 2022  
Docket Number: INS-22-2031

The named insureds requested a hearing to contest the nonrenewal of a personal automobile policy. The company asserted that nonrenewal was appropriate because the driver's license of an operator who resided in the insureds' household had been suspended during the policy term.

**Held:** For the insureds. Under section 2916-A(2) of the Maine Automobile Insurance Cancellation Control Act, 24-A M.R.S. §2916-A(2), nonrenewal of a policy is permissible if the driver's license of a named insured or any operator who either resides in the same household or customarily operates an automobile insured under the policy is suspended or revoked during the policy term. The company failed to meet its burden of proving that the operator whose license had been suspended resided in the insureds' household. Accordingly, the nonrenewal action is not permitted.