

***Jeffrey and Kimberly Linscott v. MMG Insurance Company***

Held: April 2, 2025  
Decision Issued: April 18, 2025  
Docket Number: INS-25-2009

The named insureds requested a hearing to contest the nonrenewal of a personal automobile policy. The company asserted that nonrenewal was appropriate because one of the insureds had been involved in two accidents.

***Held:*** For the company. 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 when a named insured is involved in two or more accidents while driving a covered vehicle if the accidents occur within the 36 months preceding the annual anniversary date of the policy and each results in more than \$2,000 in property damage. The company met its burden of proving that both of the cited occurrences were countable accidents for nonrenewal purposes. Accordingly, the nonrenewal action is permitted.