

***Gary Goldsmith v. LM General Insurance Company***

Held: July 16, 2025  
Decision Issued: July 17, 2025  
Docket Number: INS-25-2035

The named insured requested a hearing to contest the nonrenewal of his personal automobile policy. The company asserted that nonrenewal was appropriate because the named insured had been involved in five qualifying 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 each of the accidents occurs within the 36-month period preceding the annual anniversary date of the policy and results in property damage exceeding the applicable threshold amount. The company met its burden of proving that all of the cited occurrences were countable accidents for nonrenewal purposes. Accordingly, the nonrenewal action is permitted.