

Christopher and Crystal Perry v. MMG Insurance Co.

Held: May 19, 2020
Decision Issued: June 1, 2020
Docket Number: INS-20-2013

The insureds requested a hearing to contest the nonrenewal of their automobile policy. The company cited two reportable accidents by the same operator as its basis for nonrenewal.

Held: For the company. 24-A M.R.S. §2916-A permits the nonrenewal of a policy if the insured was involved in two “reportable accidents” within the 36-month period preceding the renewal date. Although the insureds disputed whether the driver in question was at fault for one of the two accidents, the circumstances of that accident were such that it could be considered for nonrenewal purposes.