

Charles and Jenifer MacPherson v. Patrons Oxford Insurance Co.

Held: November 4, 2020
Decision Issued: November 17, 2020
Docket Number: INS-20-2034

The named insureds requested a hearing to contest the nonrenewal of their automobile policy for two accidents. The company established the circumstances of the accidents and resulting damages.

Held: For the company. 24-A M.R.S. §2916-A permits the nonrenewal of a policy when a named insured is involved in two or more “reportable accidents” within the 36-month period preceding the renewal date. The company demonstrated that the accidents qualified for nonrenewal and that statutory notice requirements were met.