

Cecily Judd v. State Farm Mutual Automobile Insurance Company

Held: February 22, 2023
Decision Issued: March 13, 2023
Docket Number: INS-23-2008

The named insured requested a hearing to contest the nonrenewal of a personal automobile policy. The company asserted that nonrenewal was appropriate because the insured 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 the 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 \$1,000 in property damage. The company met its burden of proving that both of the cited accidents were countable for nonrenewal purposes. Accordingly, the nonrenewal action is permitted.