

*Andrea and David Jewell v. Concord General Mutual Insurance Company*

Held: May 29, 2024  
Decision Issued: June 4, 2024  
Docket Number: INS-24-2043

The named insureds requested a hearing to contest the cancellation of their personal automobile policy. The company asserted that cancellation was appropriate because the insureds failed to disclose material driving record information at the time they applied for and obtained coverage.

**Held:** For the company. Under section 2914(2) of the Maine Automobile Insurance Cancellation Control Act, 24-A M.R.S. §2914(2), an insurer may cancel a policy for fraud or material misrepresentation affecting the policy or the presentation of a claim. The company met its burden of proving that the insureds did not disclose the occurrence of a prior accident when they applied for coverage and that it would not have issued the policy had it known about the accident at the time of application. Accordingly, the cancellation action is permitted.