

***William and Julie Wilson v. Concord General Mutual Insurance Company***

Held: June 26, 2024  
Decision Issued: July 26, 2024  
Docket Number: INS-24-2047

The named insureds requested a hearing to contest the nonrenewal of their personal automobile policy. The company asserted that nonrenewal was appropriate because one of the insureds had been involved in two qualifying accidents.

***Held:*** For the insureds. 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 the accidents occur within the 36 months preceding the annual anniversary date of the policy and each results in more than \$2,000 (\$1,000 for accidents occurring before October 25, 2023) in property damage. The company failed to meet its burden of proving that both cited occurrences were countable accidents. Accordingly, the nonrenewal action is not permitted.