



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
BUREAU OF INSURANCE



Janet T. Mills
Governor

Anne L. Head
DPFR Commissioner

Robert L. Carey
Superintendent


Bulletin 479

Change in Accident Reporting Threshold

In 2023, the statutory definition of “reportable accident” was amended to increase the level of apparent property damage requiring an accident report from \$1,000 to \$2,000.¹ This means that accidents with apparent property damage of less than \$2,000 are not reportable unless they result in bodily injury or death. The increased reportability threshold applies to all accidents occurring on and after October 25, 2023.

This is important for insurance purposes because personal automobile insurance policies subject to the Automobile Insurance Cancellation Control Act may not be nonrenewed on the basis of accident history unless the accidents meet the criteria set forth in [24-A M.R.S. § 2916-A\(2\)](#). In particular, each accident cited as grounds for nonrenewal must be a reportable accident. Insurers are reminded that reportability is based on the reportability threshold applicable at the time of the accident, so underwriting guidelines and information systems must be updated to ensure that accidents occurring on and after October 25, 2023 are not treated as reportable on the basis of property damage that is less than \$2,000. If policy forms or underwriting guidelines contain a specific dollar threshold, that figure must be replaced promptly with language that either eliminates the dollar figure or corrects it to the current value. If obsolete forms remain in use, policy terms that conflict with the statute may not be enforced.

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Robert L. Carey
Superintendent of Insurance

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Bureau of Insurance if additional information is needed.

¹ [An Act Regarding the Definition of “Reportable Accident.”](#) PL 2023, ch. 27 (LD 552), amending 29-A M.R.S. § 2251(1), effective October 25, 2023.