



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



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**Bulletin 480**  
**Change in Accident Reporting Threshold**  
**(Supersedes Bulletin 479)**

It has come to our attention that Bulletin 479 inaccurately paraphrased the nonrenewal criteria set forth in 24-A M.R.S. § 2916-A(2). Although those criteria incorporate by reference the accident reporting threshold in the Motor Vehicle Code, they do not always require an accident to be “reportable,” within the meaning of the Motor Vehicle Code, in order to permit an insurer to consider that accident when nonrenewing a personal automobile insurance policy.<sup>1</sup> Accordingly, this Bulletin revises Bulletin 479 to track the language of the Maine Automobile Insurance Cancellation Control Act and more accurately describe the impact of the recent change in the 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.<sup>2</sup> 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 result in “either personal injury or property damage in excess of the amount defined as a reportable accident under Title 29-A, section 2251, subsection 1.” Insurers are reminded that the applicable reportability threshold is the threshold in effect at the time of the accident, so underwriting guidelines and information systems

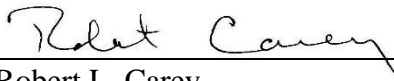
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<sup>1</sup> There are multiple differences between the language used in the Motor Vehicle Code (Title 29-A) and the Insurance Code (Title 24-A). For example, the nonrenewability standard under [24-A M.R.S. § 2916-A\(2\)](#) considers the actual amount of property damage sustained, while the reportability standard under [29-A M.R.S. § 2251\(1\)](#) considers the apparent property damage at the time of the accident, and Section 2916-A does not include the language in Section 2251 specifying that the accident must be “on a public way or a place where public traffic may reasonably be anticipated.” In addition, 24-A M.R.S. §§ 2916-A(1)(A) through (D) enumerate four categories of accidents that must be excluded from consideration due to a presumption that the insured driver was not at fault, a factor that has no bearing on reportability.

<sup>2</sup> [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.

must be updated to ensure that accidents occurring on and after October 25, 2023 are not treated as grounds for nonrenewal on the basis of property damage unless the amount of damage exceeds \$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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