

Melinda Evans v. Concord General Mutual Insurance Company

Held March 11, 2015 – Docket No. INS-15-2024

Decision Issued: April 2, 2015

The named insured requested a hearing to contest the nonrenewal of an auto policy for a cited conviction. The driver's motor vehicle record did not include the cited conviction.

Held: For the insured. M.R.S. § 2916-A(1) permits nonrenewal of an automobile policy when a named insured or any operator who either resides in the same household or customarily operates an automobile insured under the policy has a conviction or convictions(s) meeting the requirements shown in subsection 1.A. through 1.K. within the 36 months preceding the annual anniversary date of the policy. As the driver had not been convicted of the cited offense, the nonrenewal action is not permitted.