

Timothy Curran v. Green Mountain Insurance Company

Held June 2, 2015 - Docket No. INS-15-2060

Decision Issued: June 17, 2015

The named insured requested a hearing to contest the cancellation of automobile insurance policy for a driver's license suspension. The evidence established that the named insured's driver's license was suspended within 180 days prior to the last renewal date.

Held: For the company. 24-A M.R.S.A. § 2914(4) permits cancellation or nonrenewal of an automobile insurance policy if the license of an operator who either resides in the insured's household or customarily operates a vehicle insured under the policy has been suspended or revoked during the policy term. The policy contract also included that reason as a basis for cancellation. As the company met all statutory notice requirements and the reason for suspension is not one of the exceptions provided in statute, the cancellation action is permitted.