

Steven Weitasek v. Concord General Mutual Insurance Company

Held November 3, 2015 – Docket No. INS-15-2123

Decision Issued: November 13, 2015

The named insured requested a hearing to contest the nonrenewal of his automobile policy for two accidents and two convictions. The company established the circumstances of the accidents and resulting damages, and that the convictions appear on the named insured's motor vehicle record.

Held: For the insurer. The Maine Automobile Cancellation Control Act permits nonrenewal of a policy when the named insured or customary operator is involved in two or more accidents while driving a motor vehicle insured under the policy, if the accidents occur within the 36 months preceding the annual anniversary date of the policy and each exceeds \$1,000 in damages or involves bodily injury. None of the statutory exceptions applied to the stated accidents. The company demonstrated that the accidents qualified for nonrenewal and that statutory notice requirements were met. In addition, the company demonstrated that convictions meeting the requirements of 24-A M.R.S. § 2916-A(1)(E) were evident.