

Celeste Dipiero v. Vermont Mutual Insurance Company

Held January 26, 2016– Docket No. INS-15-2155

Decision Issued: February 3, 2016

The named insured requested a hearing to contest the nonrenewal of her automobile policy for accidents. The company established the circumstances of the accidents and resulting damages, showing that three accidents provide grounds for nonrenewal.

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.