Charles Farrar v. State Farm Mutual Automobile Insurance Co.

Held:	January 6, 2021
Decision Issued:	January 15, 2021
Docket Number:	INS-20-2042

The named insured requested a hearing to contest the nonrenewal of his automobile policy for two accidents. The company established the circumstances of the accidents and resulting damages.

Held: For the company. 24-A M.R.S. §2916-A permits nonrenewal of an automobile policy when a named insured or any other person who operates a motor vehicle insured under the policy is individually or are aggregately involved in 2 or more "reportable accidents" within the 36-month period preceding the renewal date. The company demonstrated that the accidents qualified for nonrenewal and that statutory notice requirements were met.