

Gavin Paddack v. Standard Fire Insurance Company

Held: October 25, 2023
Decision Issued: October 26, 2023
Docket Number: INS-23-2060

The named insured requested a hearing to contest the cancellation of his automobile policy. The company cited the suspension of the named insured's driver's license as the reason for cancellation.

Held: For the company. 24-A M.R.S. §2914(4) permits the cancellation of a policy of automobile insurance if the driver's license of a named insured is suspended or revoked during the current policy term or during the 180-day period immediately preceding the most recent nonrenewal. The company demonstrated that the named insured's driver's license was suspended less than 180 days prior to the policy's most recent renewal effective date. Accordingly, the cancellation action is permitted.