

Wayne Blanchard v. Allstate Fire and Casualty Insurance Company

Held: April 18, 2025
Decision Issued: April 25, 2025
Docket Number: INS-25-2016

The named insured requested a hearing to contest the cancellation of an automobile policy for nonpayment of premium. The company asserted that the premium was not paid when due and that all statutory notice requirements were met.

Held: For the company. Section 2914(1) of the Maine Automobile Insurance Cancellation Control Act, 24-A M.R.S. §2914(1), allows an insurer to cancel an automobile policy if an insured fails to make a premium payment when due. The company demonstrated that the named insured did not make a scheduled premium payment on time, that a cancellation notice was properly issued to the named insured, and that the premium amount due was not received in full prior to the policy cancellation date. Accordingly, the cancellation action is permitted.