

***Michael Paltinavich v. GEICO General Insurance Company***

Held: August 13, 2025  
Decision Issued: August 18, 2025  
Docket Number: INS-25-2043

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 insured. 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 failed to demonstrate that nonpayment of premium is recognized as a basis for cancellation in the affected policy, as required by section 7.C(2) of Bureau of Insurance Rule Chapter 355. Accordingly, the cancellation action is not permitted.