

Mario Puiia v. Progressive Northern Insurance Company

Held: October 15, 2025
Decision Issued: October 31, 2025
Docket Number: INS-25-2053

The named insured requested a hearing to contest the cancellation of a commercial auto 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. Under section 2908(2)(A) of the Maine Insurance Code, an insurer may cancel a policy of liability insurance prior to the expiration of the policy for “nonpayment of premium.” 24-A M.R.S. §2908(2)(A). The company demonstrated that the named insured was notified of the payment due prior to the due date, that a cancellation notice was properly issued to the named insured at his last known address, and that the premium payment was not received by the policy termination date. Accordingly, the cancellation action is permitted.