

*Thomas Cox and Christine Force v. Patriot Insurance Co.*

Held: February 10, 2021  
Decision Issued: March 12, 2021  
Docket Number: INS-21-2003

The named insureds requested a hearing to contest the cancellation of their 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. 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 insureds were notified of the payment due prior to the due date, that a cancellation notice was properly issued to the named insureds at their last known address and that the premium payment was not received before the policy cancellation date.