

***Richard H. Gagnon Jr. v. State Farm Mutual Automobile Insurance Co.***

Held: November 4, 2020  
Decision Issued: December 3, 2020  
Docket Number: INS-20-2036

The named insured requested a hearing to contest the cancellation of two automobile policies. The company asserted that each policy was in effect for less than 60 days at the time the named insured received notice of cancellation and that all statutory notice requirements were met.

**Held:** For the company. 24-A M.R.S. §2914 permits the cancellation of an automobile policy for any reason as long as the named insured is given written notification of cancellation before the 60<sup>th</sup> day of the policy and at least 20 days prior to the effective date of cancellation. The company demonstrated that each policy was a new policy and that it provided the named insured with the statutorily required notice.