

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, THAT NEW SECTION 240B BE AND IT IS HEREBY ADDED TO ARTICLE 48A OF THE ANNOTATED CODE OF MARYLAND (1964 REPLACEMENT VOLUME AND 1966 SUPPLEMENT), TITLE "INSURANCE," SUBTITLE "15. UNFAIR TRADE PRACTICES," TO FOLLOW IMMEDIATELY AFTER SECTION 240A THEREOF, AND TO READ AS FOLLOWS:

~~482B.~~

*No automobile liability insurance policy issued in this State shall be cancelled or terminated ~~NON-RENEWED~~ after sixty (60) days from its original issuance and for a period of three TWO years thereafter by the company without the approval of the Commissioner who shall authorize cancellation where sufficient grounds are submitted by the company in writing to justify said action. The following shall be deemed sufficient grounds without the necessity of compliance with this section:*

- (a) Non-payment of premium when due;*
- (b) Conviction for driving a motor vehicle while under the influence of intoxicating liquor or a narcotic drug;*
- (c) Conviction for failing to stop and report when involved in an accident;*
- (d) Conviction for homicide arising out of the operation of a motor vehicle ~~CRIMINAL NEGLIGENCE RESULTING IN DEATH, HOMICIDE, OR ASSAULT ARISING OUT OF THE OPERATION OF A MOTOR VEHICLE;~~*
- (e) Driving a motor vehicle during a period of revocation or suspension of his driver's license;*
- (f) Conviction for theft of a motor vehicle;*
- (g) The making of material false statements in the application for driver's license or insurance.;*
- (H) IF A POLICY HOLDER IS OR BECOMES SUBJECT TO ANY INCAPACITATING PHYSICAL OR MENTAL ILLNESS AND SUCH INDIVIDUAL CANNOT PRODUCE A CERTIFICATE FROM A PHYSICIAN TESTIFYING TO HIS UNQUALIFIED ABILITY TO OPERATE A MOTOR VEHICLE;**
- (I) CONVICTION OF THREE (3) OR MORE MOVING VIOLATIONS WITHIN ANY ONE YEAR.**

*All communications in compliance with this section shall be deemed privileged and impose no liability on any company, employee, or agent who acts in good faith hereunder.*

*Upon authorization by the Commissioner, the company shall send notice of cancellation or non-renewal to the named insured at his last known address by registered or certified mail, the cancellation not to be effective for fifteen (15) ~~THIRTY (30)~~ days from the date appearing on the return receipt indicating that the notice has*