

reason, that a copy of the company's reply will be made part of the public records of the State Insurance Department; and to provide that any insurer who violates these sections shall be liable for coverage under certain circumstances.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That Sections 240A, B, and C of Article 48A of the Annotated Code of Maryland (1968 Replacement Volume and 1970 Supplement), title "Insurance Code," subtitle "Unfair Trade Practices," be and they are hereby repealed and re-enacted, with amendments; that new Section 240D be and it is hereby added to said Article, title, and subtitle; that Sections 240D and E of said Article, title, and subtitle be and they are hereby renumbered, all to read as follows:

240A.

(a) Whenever an insurer gives notice of its intention to cancel or not to renew a policy OF INSURANCE OTHER THAN LIFE OR HEALTH INSURANCE [of motor vehicle liability insurance] issued in this State as hereinafter required in subsection [(d)] (c) hereof, or before it cancels any such policy of insurance for a reason other than for nonpayment of premium, the insurer shall notify the insured of his possible right to replace such insurance through the Maryland [automobile] *Automobile* [insurance] *Insurance* [plan] *Plan, the Maryland Property Insurance Availability Plan, or any other plan, if there be such, and he may be eligible therefor.*

(b) [The notice shall be in substantially the following form:

"You have been notified that your insurance company does not desire to carry automobile liability insurance for you any longer. You should immediately contact an agent or broker for other insurance or request insurance through the Maryland automobile insurance plan. The plan affords eligible persons the right to obtain liability insurance. In addition to contacting an insurance broker or agent you may directly contact the office of the plan for an explanation."

(c) [The notice shall contain the current address and telephone number of the offices of [the] *such* [plan] *plans*. It shall be sent to the insured in the same manner and at the same time as the first written notice of cancellation or of intention not to renew given or required by law, regulation or contract.

[(d)] (c) The insurer shall see that written notice of intention to cancel for a reason other than nonpayment of premium or notice of intention not to renew a policy [of motor vehicle liability insurance] issued in this State is sent to the insured not less than ~~30~~ 45 days prior to the date of the proposed cancellation or expiration of the policy, as the case may be. Notice given the insured by an insurance broker or agent on behalf of the insurer shall be deemed to have been given by the insurer for the purposes of this subsection; provided, however, that no such notices shall be required where the agent or broker has replaced the insurance.

240B.

[If a policy or contract of motor vehicle liability insurance or fire insurance which has been in effect for at least sixty days, is can-