- (2) (3) Notice given to the insured by an insurance producer on behalf of the insurer is deemed to have been given by the insurer for purposes of this subsection.
- (3) (4) Notwithstanding paragraph (2) (3) of this subsection, no notice is required under this section if the [insurance producer] INSURED has replaced the insurance.
- (d) At least 10 days before the date an insurer proposes to cancel a policy for nonpayment of premium, the insurer shall [cause to be sent] SEND to the insured, by certificate of mailing MAIL, a written notice of intention to cancel for nonpayment of premium.

27-603.

- (A) (1) THIS SECTION APPLIES ONLY TO POLICIES OF COMMERCIAL INSURANCE.
 - (2) THIS SECTION DOES NOT APPLY TO:
- (I) POLICIES IN EFFECT FOR 45 DAYS OR LESS, AS PROVIDED IN \S 12–106 OF THIS ARTICLE; OR
- (II) POLICIES ISSUED TO EXEMPT COMMERCIAL POLICYHOLDERS UNDER § 11–206 OF THIS ARTICLE, IF THE POLICIES PROVIDE FOR WRITTEN NOTICE OF NOT LESS THAN 30 DAYS OF THE INSURER'S INTENT TO CANCEL OR NONRENEW.
- (B) (1) WHENEVER AN INSURER GIVES NOTICE OF ITS INTENTION TO CANCEL OR NOT TO RENEW A POLICY ISSUED IN THIS STATE FOR A REASON OTHER THAN NONPAYMENT OF PREMIUM, THE INSURER SHALL NOTIFY THE INSURED OF THE POSSIBLE RIGHT TO REPLACE THE INSURANCE UNDER THE MARYLAND PROPERTY INSURANCE AVAILABILITY ACT, THROUGH THE MARYLAND AUTOMOBILE INSURANCE FUND, OR THROUGH ANOTHER PLAN FOR WHICH THE INSURED MAY BE ELIGIBLE.
- (2) THE NOTICE REQUIRED BY PARAGRAPH (1) OF THIS SUBSECTION SHALL:
 - (I) BE IN WRITING;
- (II) IF APPLICABLE, INCLUDE THE CURRENT ADDRESS AND TELEPHONE NUMBER OF THE OFFICES OF THE JOINT INSURANCE ASSOCIATION, THE MARYLAND AUTOMOBILE INSURANCE FUND, OR OTHER APPROPRIATE PLAN; AND
- (III) 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 THAT IS GIVEN OR REQUIRED BY LAW, REGULATION, OR CONTRACT.
- (C) (1) AT LEAST 45 DAYS BEFORE THE DATE OF THE PROPOSED CANCELLATION OR EXPIRATION OF THE POLICY, THE INSURER SHALL SEND TO THE INSURED, BY CERTIFICATE OF MAILING MAIL OR BY COMMERCIAL MAIL DELIVERY