

not result in the cancellation or refusal to renew any policies of insurance; or[,] (2) life, health, surety, wet marine and title insurance policiee.

DRAFTER'S NOTE: This deletes extraneous punctuation in Article 48A, § 243B(b).

The extraneous punctuation, a comma, was contained in Ch. 229 of the Acts of 1975.

The extraneous punctuation was noted by the Michie Company.

240AA.

(b) An insurer intending to take an action subject to the provisions of this section shall, on or before forty-five days prior to the proposed effective date of the action, send written notice of its intended action to the insured at his last known address. A written notice of cancellation or nonrenewal shall be sent by certified mail. All other notices of action subject to the provisions of this section shall be sent by certificate of mailing. The notice shall be in triplicate, and shall state in clear and specific terms, on a form approved by the Commissioner:

(i) The proposed action to be taken, including, if the action is an increase in premium or reduction in coverage, the amount of increase and the type of coverage to which it is applicable, or the type of coverage reduced and the extent of the reduction;

(ii) The proposed effective date of the action;

(iii) The insurer's actual reason or reasons for proposing to take such action. The statement of reasons shall be sufficiently clear and specific so that a person of average intelligence can identify the basis for the insurer's decision, without making further inquiry. Generalized terms such as "personal habits," "living conditions," "poor morale," or "violation or accident record" shall not suffice to meet the requirements of this section;

(iv) If there is coupled with the notice an offer to continue or renew the policy in accordance with § 240C-1 [hereof] OF THIS SUBTITLE, the name of the person or persons to be excluded from coverage, and what the premium would be if the policy is continued or renewed with such person or persons excluded from coverage;

(v) The right of the insured to replace the insurance through the Maryland Automobile Insurance Fund; and the current address and telephone number of the fund;