(1) AT LEAST 45 DAYS BEFORE THE DATE OF THE PROPOSED CANCELLATION OR EXPIRATION OF THE POLICY, THE INSURER SHALL CAUSE TO BE SENT TO THE INSURED WRITTEN NOTICE OF INTENTION TO CANCEL FOR A REASON OTHER THAN NONPAYMENT OF PREMIUM OR NOTICE OF INTENTION NOT TO RENEW A POLICY ISSUED IN THE STATE.

(2) NOTICE GIVEN TO THE INSURED BY A BROKER OR AN AGENT ON BEHALF OF THE INSURER IS DEEMED TO HAVE BEEN GIVEN BY THE INSURER FOR PURPOSES OF THIS SUBSECTION.

(3) NOTWITHSTANDING PARAGRAPH (2) OF THIS SUBSECTION, NO NOTICE IS REQUIRED UNDER THIS SECTION IF THE AGENT OR BROKER HAS REPLACED THE INSURANCE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 240A(a).

In subsection (a)(4) of this section, the former phrase "as defined in § 69 of this article", which modified "surety insurance", is deleted as surplusage.

In subsection (b)(1) of this section, the reference to the "Maryland Property Insurance Availability Act" is substituted for the former reference to the "Maryland property insurance availability plan" to conform to terminology used in Title 25, Subtitle 4 of this article. Under the Maryland Property Insurance Availability Act, insurance is available through the Joint Insurance Association.

Defined terms: "Agent" § 1–101
"Broker" § 1–101
"Health insurance" § 1–101
"Insurer" § 1–101
"Life insurance" § 1–101
"Policy" § 1–101
"Premium" § 1–101
"Surety insurance" § 1–101

27–602. SAME — STATEMENT OF ACTUAL REASON.

(A) "APPLICANT" DEFINED.

IN THIS SECTION, "APPLICANT" MEANS THE PERSON THAT SEEKS TO PURCHASE A RENEWAL POLICY OR TO REINSTATE A CANCELED POLICY.

(B) SCOPE OF SECTION.

(1) THIS SECTION APPLIES TO THE MARYLAND PROPERTY INSURANCE AVAILABILITY ACT AND TO ANY OTHER PLANS THAT MAY BE INSTITUTED TO ENSURE AVAILABILITY OF INSURANCE, UNLESS EXPRESSLY EXCLUDED.

(2) THIS SECTION DOES NOT APPLY TO POLICIES OF:

(I) LIFE INSURANCE;