(1) LIFE INSURANCE;

(2) HEALTH INSURANCE;

(3) MOTOR VEHICLE LIABILITY INSURANCE ISSUED TO A RESIDENT OF A HOUSEHOLD IN THE STATE AS SET FORTH IN § 27-605 OF THIS SUBTITLE;

(4) SURETY INSURANCE;

(5) INSURANCE WRITTEN OR ISSUED BY THE MARYLAND AUTOMOBILE INSURANCE FUND; OR

(6) AN INSURER THAT SATISFIES THE COMMISSIONER THAT IT CANNOT REASONABLY COMPLY WITH THE NOTICE REQUIREMENT IN CONNECTION WITH CERTAIN RISKS OR LINES OF BUSINESS.

(B) NOTICE REQUIRED.

WHENEVER AN INSURER INTENDS TO INCREASE A PREMIUM FOR A PARTICULAR POLICY WRITTEN IN THE STATE BY 20% OR MORE, THE INSURER SHALL NOTIFY THE INSURED AND AGENT OF THE INCREASE.

(C) TIME AND MANNER OF NOTICE.

THE NOTICE SHALL BE SENT BY FIRST-CLASS MAIL TO THE INSURED AND AGENT AT LEAST 45 DAYS BEFORE THE EFFECTIVE DATE OF THE PROPOSED PREMIUM INCREASE.

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

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.

Defined terms: "Agent" § 1-101
"Commissioner" § 1-101
"Health insurance" § 1-101
"Insurance" § 1-101
"Insurer" § 1-101
"Life insurance" § 1-101
"Policy" § 1-101
"Premium" § 1-101
"Surety insurance" § 1-101

27-605. MOTOR VEHICLE LIABILITY INSURANCE POLICIES.

(A) CANCELLATION, NONRENEWAL, PREMIUM INCREASE, OR REDUCTION IN COVERAGE — IN GENERAL.

(1) EXCEPT IN ACCORDANCE WITH THIS ARTICLE, WITH RESPECT TO A POLICY OF MOTOR VEHICLE LIABILITY INSURANCE OR A BINDER OF MOTOR VEHICLE LIABILITY INSURANCE, IF THE BINDER HAS BEEN IN EFFECT FOR AT LEAST