

in the State for a reason other than nonpayment of premium, the insurer shall notify the insured of the possible right of the insured to replace the insurance under the Maryland Property Insurance Availability Act or through another plan for which the insured may be eligible.

(2) The notice required by paragraph (1) of this subsection must:

- (i) be in writing;
- (ii) contain the current address and telephone number of the offices of the 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 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 cause to be sent to the ~~LAST KNOWN ADDRESS OF THE~~ insured, BY CERTIFICATE OF MAILING, a 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.

(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 TO THE ~~LAST KNOWN ADDRESS OF THE~~ INSURED, BY CERTIFICATE OF MAILING, A WRITTEN NOTICE OF INTENTION TO CANCEL FOR NONPAYMENT OF PREMIUM.

27-605.

(a) (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 45 days, issued in the State to any resident of the household of the named insured, an insurer other than the Maryland Automobile Insurance Fund may not:

- (i) cancel or fail to renew the policy or binder for a reason other than nonpayment of premium;
- (ii) increase a premium for any coverage on the policy; or
- (iii) reduce coverage under the policy.

(2) Notwithstanding paragraph (1) of this subsection, the requirements of this section do not apply if: