

~~(b)~~ (C) The statement must be sufficiently clear and specific so that an individual of average intelligence can identify the classifications without making further inquiry.

~~(c)~~ (D) AN INSURER THAT MARKETS PRIVATE PASSENGER AUTOMOBILE INSURANCE THROUGH ~~INDEPENDENT~~ INSURANCE PRODUCERS SHALL MAKE AVAILABLE TO ITS PRODUCERS A COPY OF THE STATEMENT REQUIRED UNDER THIS SECTION.

27-605.

~~(b) (5) A NONMATERIAL, TYPOGRAPHICAL, OR GRAMMATICAL ERROR OR THE INCLUSION OF NONMATERIAL INFORMATION IN A NOTICE, AS DETERMINED BY THE COMMISSIONER, DOES NOT INVALIDATE THE NOTICE.~~

~~SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:~~

Article — Insurance

27-501.

(E-1) AN INSURER MAY NOT REQUIRE A PARTICULAR PAYMENT PLAN FOR AN INSURED FOR COVERAGE UNDER A PRIVATE PASSENGER OR HOMEOWNER'S INSURANCE POLICY BASED ON THE CREDIT HISTORY OF THE INSURED.

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(A) IN THIS SECTION, "INCREASE IN PREMIUM" AND "PREMIUM INCREASE" INCLUDE AN INCREASE IN THE ENTIRE PREMIUM FOR ANY COVERAGE ON A POLICY DUE TO:

- (1) A SURCHARGE;
- (2) RETIERING OR OTHER RECLASSIFICATION OF AN INSURED; AND OR
- (3) REMOVAL OR REDUCTION OF A DISCOUNT.

~~(a)~~ (B) (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; ~~OR~~
- (ii) ~~increase a~~ THE ENTIRE A premium FOR ANY COVERAGE 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: