

INSURANCE HOLDING COMPANY SYSTEM, AS DEFINED IN § 7-101 OF THIS ARTICLE, IS A RENEWAL IF:

- (1) THE POLICYHOLDER'S PREMIUM DOES NOT INCREASE; AND
- (2) THE POLICYHOLDER DOES NOT EXPERIENCE A REDUCTION IN COVERAGE.

27-610.

(a) (1) This section applies only to policies of personal insurance and private passenger motor vehicle liability insurance policies subject to § 27-613 of this subtitle.

(2) Unless an insurer has provided notice of its intention not to renew a policy in compliance with this subtitle, the insurer must provide each policyholder with notice of renewal premium due at least 45 days before the due date.

(3) IF A POLICYHOLDER IS BEING TRANSFERRED BETWEEN ADMITTED INSURERS WITHIN THE SAME INSURANCE HOLDING COMPANY SYSTEM, AS DEFINED IN § 7-101 OF THIS ARTICLE, THE NOTICE REQUIRED UNDER PARAGRAPH (2) OF THIS SUBSECTION SHALL INCLUDE DISCLOSURE OF THE TRANSFER.

[(3)] (4) A licensed insurance producer may provide notice under paragraph (2) of this subsection on behalf of the insurer.

[(4)] (5) The duty to provide notice under paragraph (2) of this subsection is deemed discharged if:

(i) the insurer shows that its established procedures would have resulted in placing the notice of renewal premium due in the United States mail; and

(ii) there is no showing that in fact the notice was not placed in the mail.

(b) If an insurer fails to provide notice of renewal premium due under subsection (a) of this section, and subsequently the policyholder fails to make timely payment of the renewal premium, the insurer must:

- (1) provide coverage for each claim that: