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### **BULLETIN 14-11**

**To: All Property & Casualty Insurers (and the Joint Insurance Association)**

**RE: Joint Insurance Association – Address Change and Notice Requirements**

**Date: April 3, 2014**

The purpose of this bulletin is to notify all property and casualty insurers underwriting personal and commercial property insurance of a change in address for the Joint Insurance Association. This information is necessary for compliance with the notice requirements of Sections 27-602(b) and 27-603(b) of the Insurance Article.

Sections 27-602(b)(1) and 27-603(b)(1) of the Insurance Article require property and casualty insurers issuing notices of cancellation and non-renewal for personal or commercial property insurance policies, respectively, to notify the insured of the possible right to replace the insurance under the Maryland Property Insurance Availability Act. Sections 27-602(b)(2) and 27-603(b)(2) of the Insurance Article require that the notice of the right to replace insurance coverage be in writing, sent to the insured's last known address in the same manner and at the same time as the cancellation or non-renewal notice and include the current address and telephone number of the offices of the Joint Insurance Association.

The Maryland Insurance Administration has been notified of a change of address for the Joint Insurance Association. The new address is:

3290 North Ridge Road  
Suite 210  
Ellicott City, Maryland 21043  
Phone: 410.539.6808

All personal and commercial property insurance cancellation and non-renewal notices should be updated to include the current address and telephone number. Notices must become compliant on or before May 1, 2014. Any questions regarding this Bulletin should

be addressed to Robert Baron, Director of Property & Casualty Complaints at:  
[robert.baron@maryland.gov](mailto:robert.baron@maryland.gov) or 410-468-2353.

Therese M. Goldsmith  
Insurance Commissioner

*Signature on original*

By:

Sandra Castagna  
Associate Commissioner,  
Property & Casualty