

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



AL REDMER, JR.  
Commissioner

NANCY GRODIN  
Deputy Commissioner

LYNN R. DICKERSON  
Associate Commissioner  
Property & Casualty

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
410-468-2341 Fax: 410-468-2020  
1-800-492-6116 TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

### **BULLETIN 15-31**

To: Property and casualty insurers writing commercial policies in Maryland

Re: Filing of cancellation notices for approval

Date: November 16, 2015

---

This Bulletin applies to authorized insurers writing policies of commercial insurance in Maryland. With certain exceptions, Maryland law requires property and casualty insurers writing policies of commercial insurance to provide written notice to insureds of any intention to cancel or nonrenew such policies. These requirements are codified at § 27-603 of the Maryland Code, Ann., Insurance Article, and COMAR 31.08.17.01 through 31.08.17.03. Such insurers are required to provide advance notice (10 days in the event of a cancellation for non-payment of premium, 45 days for cancellation or nonrenewal for other reasons) and to provide a statement of the actual reason for cancellation or nonrenewal.

The policy of the Insurance Administration has been to require forms of such commercial cancellation and nonrenewal notices to be filed with the Administration for approval. Commercial insurers have, in practice, been required to file these forms before such cancellation and nonrenewal notices have been issued.

Effective immediately, the Insurance Administration will no longer require insurers writing commercial policies subject to § 27-603 of the Insurance Article to file forms of cancellation and nonrenewal notices required by this statute for approval.

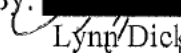
**Please note that this Bulletin merely eliminates a procedural filing requirement, and does not alter the substantive notice requirements of § 27-603 of the Insurance Article or COMAR 31.08.17.01 through 31.08.17.03.** Commercial insurers are still required to provide advance notice of pending cancellation and nonrenewal under the terms provided by those sections, and are still required to adhere to any and all other applicable notice requirements. Please note also that this Bulletin applies only to commercial insurance policies subject to § 27-603 and does not alter or remove any other filing requirements.

Questions about this Bulletin may be directed to Ronald K. Coleman, Director of the Property/Casualty Rates & Forms Unit of the Maryland Insurance Administration, at (410) 468-2310.

Alfred W. Redmer, Jr.  
Insurance Commissioner

**signature on original**

By:

  
Lynn Dickerson  
Associate Commissioner  
Property & Casualty