or driving record of one or more but less than all of the individuals insured under the policy, the insurer, instead of cancellation, nonrenewal, or premium increase, shall offer to continue or renew the insurance, but to exclude all coverage when a motor vehicle is operated by the specifically named excluded individual or individuals whose claim experience or driving record could have justified the cancellation, nonrenewal, or premium increase.

(b) If an insurer legally could refuse to issue a policy of [automobile] ~~PRIVATE PASSENGER MOTOR VEHICLE~~ liability insurance under which more than one individual is insured because of the claim experience or driving record of one or more but less than all of the individuals applying to be insured under the policy, the insurer may issue the policy but exclude all coverage when a motor vehicle is operated by the specifically named excluded individual or individuals whose claim experience or driving record could have justified the refusal to issue.

(c) The policy described in subsection (a) or (b) of this section may be endorsed to exclude specifically all coverage for any of the following when the named excluded driver is operating a motor vehicle covered under the policy whether or not that operation or use was with the express or implied permission of an individual insured under the policy:

(1) the excluded operator or user;

(2) the vehicle owner;

(3) family members residing in the household of the excluded operator or user or vehicle owner; and

(4) any other individual, except for the coverage required by §§ 19–505 and 19–509 of this article if that coverage is not available under another automobile policy.

(d) The premiums charged on a policy that excludes a named driver or drivers under this section may not reflect the claim experience or driving record of the excluded named driver or drivers.

[27–607.] 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.

[(1)] (2) Unless an insurer has provided notice of its intention not to renew a policy in compliance with [§ 27–601, § 27–603, or § 27–605 of] this subtitle, the insurer must provide each policyholder with notice of renewal premium due at least ~~17~~ *45* days before the due date.

[(2)] (3) A licensed insurance producer may provide notice under paragraph [(1)] (2) of this subsection on behalf of the insurer.

[(3)] (4) The duty to provide notice under paragraph [(1)] (2) of this subsection is deemed discharged if: