

provision of this section, he may issue an appropriate order specifying the manner in which the surety has violated this section. The order may also provide relief under subsections (f) or (g) of this section, if appropriate; and the order shall state when, within a reasonable period thereafter and in no event less than 10 days, it shall be effective.

All hearings and proceedings conducted under this section, as well as any decision of the Commissioner, shall be subject to appeal by any party involved. Such hearings, proceedings and appeal shall be in accordance with the provisions of § 40 of this article.

240C.

(d) If a statement of actual reason, or a statement refusing an application, is furnished substantially pursuant to subsections (b), (c), or (d) of this section, it shall be subject to the following:

(1) It shall be privileged and shall not constitute grounds for any action against the insurer or its representatives or any person who in good faith furnishes to the insurer the information upon which the statement is based;

(2) A copy of the statement shall be furnished to the Commissioner;

(3) The statement must be made by the insurer or its duly authorized agent within ten days after receipt by the insurer of a request therefor;

(4) If not made pursuant to request, the statement must contain notice to the applicant that he has a right to request the actual reason therefor, provided he makes the request within thirty days after receipt of the statement of refusal to issue or intention to cancel or not renew and that any such statement will be retained as a public record in the division;

(5) The reason given must be sufficiently clear and specific so that an applicant of reasonable intelligence will be able to identify the basis for the insurer's decision without making further inquiry. Generalized terms such as personal habits, PHYSICAL HANDICAP OR DISABILITY, living conditions, poor morals, violation or accident record, are not adequate to meet this requirement.

240F-1.

(A) A POLICY OR CONTRACT OF MOTOR VEHICLE INSURANCE MAY NOT BE CANCELED OR ~~RENEWED~~ BE NONRENEWABLE SOLELY BECAUSE OF THE PHYSICAL HANDICAP OR DISABILITY OF THE HOLDER OF THE POLICY OR CONTRACT.