conditions," "poor morale," or "violation or accident record" shall not suffice to meet the requirements of this section:

- (iv) If there is coupled with the notice an offer to continue or renew the policy in accordance with § 240C hereof, the name of the person or persons to be excluded from coverage, and what the premium would be if the policy is continued or renewed with such person or persons excluded from coverage;
- (v) The right of the insured to replace the insurance through the Maryland Automobile Insurance Fund; and the current address and telephone number of the Fund;
- (vi) The right of the insured to protest the proposed action and request a hearing thereon before the Commissioner by signing two copies of the notice and sending them to the Commissioner within ten days after receipt of the notice.
- (vii) That if a protest is filed by the insured, the current insurance will remain in effect until a determination is made by the Commissioner upon payment of any lawful premium due or becoming due prior to the determination:
- (viii) The authority of the Commissioner to award reasonable counsel fees to the insured for services rendered to the insured in connection with any such hearing if he finds the proposed action of the insurer to be unjustified.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1979.

Approved May 29, 1979.

## CHAPTER 656

(House Bill 1616)

AN ACT concerning

Group Health Insurance - Conversion Rights

FOR the purpose of providing that certain group health insurance policies shall provide conversion rights for the insured and his eligible dependents; requiring that the premium for the converted policy be in accordance with the insurer's table of premium rates; prohibiting the continuation of group coverage at the expense of the insured after a certain period; providing that