

policy,] request a hearing before the Commissioner on the proposed action by signing two copies of the notice and sending them to the Commissioner within 30 days after the mailing date of the notice;

(vii) [except for a premium increase of 15% or less for the entire policy,] that if a protest is filed by the insured, the insurer must maintain the current insurance in effect until a final determination is made by the Commissioner, subject to the payment of any authorized premium due or becoming due before the determination; AND

(viii) that the Commissioner shall order the insurer to pay reasonable attorney fees incurred by the insured for representation at the hearing if the Commissioner finds that:

1. the actual reason for the proposed action is not stated in the notice or the proposed action is not in accordance with § 27-501 of this article, the insurer's filed rating plan, its underwriting standards, or the lawful terms and conditions of the policy related to a cancellation, nonrenewal, ~~premium increase~~, or reduction in coverage; and

2. the insurer's conduct in maintaining or defending the proceeding was in bad faith or the insurer acted willfully in the absence of a bona fide dispute; and

(ix) if the proposed action is based wholly or partly on a credit score or information from a credit report:

1. the name, address, and telephone number of the consumer reporting agency that furnished the credit report to the insurer, including the toll-free telephone number established by the agency if the agency compiles and maintains files on consumers on a nationwide basis;

2. that the consumer reporting agency did not make the decision to take the proposed action and is unable to provide the insured the specific reasons why the action is proposed to be taken;

3. that the insured may obtain, under § 1681 of the federal Fair Credit Reporting Act, a free copy of the credit report of the insured from the consumer reporting agency within 60 days after receipt of the notice; and

4. that the insured may dispute, under § 1681i of the federal Fair Credit Reporting Act, with the consumer reporting agency the accuracy or completeness of any information in the credit report furnished by the agency].

(4) (i) The insurer's statement of actual reason for proposing to take an action subject to this section must be [sufficiently] clear and specific [so that an individual of average intelligence can identify the basis for the insurer's decision without making further inquiry] AND INCLUDE A BRIEF STATEMENT OF THE BASIS FOR THE ACTION, INCLUDING, AT A MINIMUM:

1. IF THE ACTION OF THE INSURER IS DUE WHOLLY OR PARTLY TO AN ACCIDENT: