

- A. THE NAME OF THE DRIVER;
 - B. THE DATE OF THE ACCIDENT; AND
 - C. IF FAULT IS A MATERIAL FACTOR FOR THE INSURER'S ACTION, A STATEMENT THAT THE DRIVER WAS AT FAULT;
2. IF THE ACTION OF THE INSURER IS DUE WHOLLY OR PARTLY TO A VIOLATION OF THE MARYLAND VEHICLE LAW OR THE VEHICLE LAWS OF ANOTHER STATE OR TERRITORY OF THE UNITED STATES:
- A. THE NAME OF THE DRIVER;
 - B. THE DATE OF THE VIOLATION; AND
 - C. A DESCRIPTION OF THE VIOLATION;
3. IF THE ACTION OF THE INSURER IS DUE WHOLLY OR PARTLY TO THE CLAIMS HISTORY OF AN INSURED, A DESCRIPTION OF EACH CLAIM;
4. WHETHER THE INSURER'S ACTION IS BASED ON A VIOLATION OF LAW, POLICY TERMS OR CONDITIONS, OR THE INSURER'S UNDERWRITING STANDARDS;
5. WHETHER THE INSURER'S ACTION IS BASED ON A MATERIAL MISREPRESENTATION; AND
6. ANY OTHER INFORMATION THAT IS THE BASIS FOR THE INSURER'S ACTION.

(ii) The use of generalized terms such as "personal habits", "living conditions", "poor morals", or "violation or accident record" does not meet the requirements of this paragraph.

(iii) The Commissioner may not disallow a proposed action of an insurer because the statement of actual reason contains:

- 1. grammatical errors, typographical errors, or other errors provided that the errors are nonmaterial and not misleading; [or]
- 2. surplus information, provided that the surplus information is nonmaterial and not misleading; OR
- 3. ERRONEOUS INFORMATION, PROVIDED THAT IN ABSENCE OF THE ERRONEOUS INFORMATION, THERE REMAINS A SUFFICIENT BASIS TO SUPPORT THE ACTION.

(d) At least 10 days before the date an insurer proposes to cancel a policy for nonpayment of premium, the insurer shall [cause to be sent] SEND to the insured, by certificate of ~~mailing~~ MAIL, a written notice of intention to cancel for nonpayment of premium.

(e) A statement of actual reason contained in the notice given under subsection (c) of this section is privileged and does not constitute grounds for an