

(3) THE NOTICE MAY ACCOMPANY OR BE INCLUDED IN THE RENEWAL OFFER OR POLICY.

(4) THE NOTICE MUST BE IN DUPLICATE AND ON A FORM APPROVED BY THE COMMISSIONER.

(5) THE NOTICE MUST STATE IN CLEAR AND SPECIFIC TERMS:

- (I) THE PREMIUM FOR THE CURRENT POLICY PERIOD;
- (II) THE PREMIUM FOR THE RENEWAL POLICY PERIOD;
- (III) THE BASIS FOR THE ACTION, INCLUDING, AT A MINIMUM:

1. IF THE PREMIUM INCREASE IS DUE WHOLLY OR PARTLY TO AN ACCIDENT:

- 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 PREMIUM INCREASE 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 PREMIUM INCREASE IS DUE WHOLLY OR PARTLY TO THE CLAIMS HISTORY OF AN INSURED, A DESCRIPTION OF EACH CLAIM; AND

4. ANY OTHER INFORMATION THAT IS THE BASIS FOR THE INSURER'S ACTION;

(IV) THAT THE INSURED SHOULD CONTACT THE INSURED'S INSURANCE PRODUCER OR INSURER FOR A REVIEW OF THE PREMIUM IF THE INSURED HAS A QUESTION ABOUT THE INCREASE IN PREMIUM OR BELIEVES THE INFORMATION IN THE NOTICE IS INCORRECT;

(V) THE RIGHT OF THE INSURED TO PROTEST THE PREMIUM INCREASE AND, IN THE CASE OF A PREMIUM INCREASE OF MORE THAN 15% FOR THE ENTIRE POLICY, TO REQUEST A HEARING BEFORE THE COMMISSIONER BY MAILING OR TRANSMITTING BY FACSIMILE TO THE COMMISSIONER:

- 1. A COPY OF THE NOTICE;
- 2. THE INSURED'S ADDRESS AND DAYTIME TELEPHONE NUMBER; AND