

(iii) subject to paragraph (4) of this subsection, the actual reason of the insurer for proposing to take the action;

(iv) if there is coupled with the notice an offer to continue or renew the policy in accordance with § 27-606 of this subtitle:

1. the name of the individual or individuals to be excluded from coverage; and

2. the premium amount if the policy is continued or renewed with the named individual or individuals 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 of the insurer and, except in the case of a premium increase of 15% or less for the entire 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;

(viii) [the authority of the Commissioner to award reasonable attorney fees to the insured for representation at a hearing if the Commissioner finds the proposed action of the insurer to be unjustified] ~~IF THE COMMISSIONER FINDS THE PROPOSED ACTION OF THE INSURER TO BE UNJUSTIFIED UNSUPPORTED BY THE INSURER'S UNDERWRITING STANDARDS, THAT THE COMMISSIONER, IN THE COMMISSIONER'S SOLE DISCRETION, MAY SHALL ORDER THE INSURER TO PAY REASONABLE ATTORNEY FEES INCURRED BY THE INSURED FOR REPRESENTATION AT THE HEARING AS THE COMMISSIONER CONSIDERS APPROPRIATE IF THE COMMISSIONER FINDS THAT 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 CONSIDERS THE FEES APPROPRIATE; and