

~~(viii)~~ (II) EXPLAINING HOW THE CANCELLATION OR NONRENEWALS, IF APPROVED, WILL BE IMPLEMENTED WITH RESPECT TO INDIVIDUAL RISKS AND THE STEPS THAT WILL BE TAKEN TO ENSURE THAT THE CANCELLATION OR NONRENEWAL DECISIONS WILL NOT BE APPLIED IN AN ARBITRARY, CAPRICIOUS OR UNFAIRLY DISCRIMINATORY MANNER OR IN VIOLATION OF § 234A OF THIS ARTICLE; AND

~~(ix)~~ (III) INCLUDING ANY OTHER INFORMATION THE COMMISSIONER REASONABLY REQUIRES.

~~(4)~~ (5) THE COMMISSIONER SHALL REVIEW THE PLAN OF WITHDRAWAL TO DETERMINE ITS COMPLIANCE WITH § 234A OF THIS ARTICLE.

~~(4) -- IF -- THE -- COMMISSIONER -- DOES -- NOT -- DISAPPROVE -- THE -- PLAN -- BEFORE -- THE -- PROPOSED -- DATE -- OF -- WITHDRAWAL, -- THE -- PLAN -- SHALL -- BE -- DEEMED -- APPROVED --~~

~~(5)~~ (6) IF A PLAN IS NOT ACCOMPANIED BY THE INFORMATION REQUIRED BY THIS SUBSECTION, THE COMMISSIONER MAY SO INFORM THE INSURER, AND THE PLAN SHALL BE DEEMED FILED WHEN THE INFORMATION IS FURNISHED TO THE COMMISSIONER.

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(b) An insurer intending to take an action subject to the provisions of this section shall, on or before [forty-five] 60 45 days prior to the proposed effective date of the action, send written notice of its intended action to the insured at his last known address. A written notice of cancellation or nonrenewal shall be sent by certified mail. All other notices of action subject to the provisions of this section shall be sent by certificate of mailing. The notice shall be in triplicate, and shall state in clear and specific terms, on a form approved by the Commissioner:

[(i)] (1) The proposed action to be taken, including, if the action is an increase in premium or reduction in coverage, the amount of increase and the type of coverage to which it is applicable, or the type of coverage reduced and the extent of the reduction;

[(ii)] (2) The proposed effective date of the action;

[(iii)] (3) The insurer's actual reason or reasons for proposing to take such action. The statement of reasons shall be sufficiently clear and specific so that a person of average intelligence can identify the basis for the insurer's decision, without making further inquiry. Generalized terms such as "personal habits," "living conditions," "poor morale," or "violation or accident record" shall not suffice to meet the requirements of this section;