

(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 ~~if, except in the case of a premium increase that is consistent with the insurer's surcharge plan as filed with the Commissioner and authorized under the applicable provisions of Title 11 of this article,]~~ OF 15% 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; ~~and~~

(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; 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