

(d) An insured shall have the right to protest the proposed action of the insurer by signing two copies of the notice and sending them to the Commissioner within ~~ten~~ FIFTEEN days after receipt of the notice. The Commissioner shall, upon receipt of a protest, notify the insurer of the filing of the protest.

(e) A protest duly filed shall stay the proposed action of the insurer pending a final determination thereof by the Commissioner, and the insurer shall keep in full force and effect the same coverage and premium in effect on the day the notice of proposed change was sent until such final determination is made, provided that any lawful premium due or becoming due prior to such determination is paid.

(f) If the Commissioner finds from the notice that the protest is without merit, he may dismiss the protest without a hearing, and shall, in that event, promptly notify the insurer and the insured in writing of his action. If the protest is dismissed without a hearing, the proposed action of the insurer shall become effective on its proposed effective date OR FIFTEEN DAYS AFTER WRITTEN NOTICE OF THE ACTION IS GIVEN BY THE COMMISSIONER TO THE INSURED, WHICHEVER IS LATER. In all other cases the Commissioner shall hold a hearing on the protest within thirty days after receipt of the protest and shall give written notice of the time and place thereof to the insurer and the insured at least ten days prior to the scheduled date of the hearing. The insurer shall have the burden of proving its proposed action to be justified, and, in doing so, may rely only upon the reasons set forth in its notice to the insured.

(g) If the Commissioner finds the proposed action to be justified, he shall dismiss the protest and allow the proposed action to be taken on the later of (i) its proposed effective date, or (ii) ~~fifteen~~ TWENTY days after the date of the determination. If the Commissioner finds the proposed action to be unjustified, he shall disallow the action, and may, in addition, order the insurer to pay such reasonable counsel fees incurred by the insured for representation at the hearing as he may deem appropriate. The Commissioner may delegate the duties and powers conferred in this section to one or more employees or hearing examiners.

(H) ANY PARTY MAY APPEAL TO A COURT OF LAW THE DECISION OF THE COMMISSIONER IN ACCORDANCE WITH SECTION 40 OF THIS ARTICLE.

#### 240B. Notice of renewal premium due.

(a) Insurers have a duty to provide each policyholder with a notice of renewal premium due at least 17 days in advance of the due date, unless a notice of intention not to renew has been furnished in compliance with Section 240A and 240AA. This duty may be discharged by any duly licensed agent or broker.

(b) If there is a failure to discharge the duty set forth in [paragraph] subsection (a) of this [subsection] section, and thereafter the policyholder fails to make timely payment of the renewal premium the insurer must:

(1) Provide coverage for any claim which would have been covered under the policy, if it arises within 45 days after the date the insured discovers or should have discovered that his policy has not been renewed and,