

action against the insurer, its representatives, or another person that in good faith provides to the insurer information on which the statement is based.

(f) (1) This subsection does not apply to an action of an insurer taken under subsection (d) of this section.

(2) An insured may protest a proposed action of the insurer under this section by signing two copies of the notice and sending them to the Commissioner within 30 days after the mailing date of the notice.

(3) On receipt of a protest, the Commissioner shall notify the insurer of the filing of the protest.

(4) [Except for a premium increase of 15% or less for the entire policy, a] A protest filed with the Commissioner stays the proposed action of the insurer pending a final determination by the Commissioner.

(5) [(i) Except for a premium increase of 15% or less for the entire policy, the] THE insurer shall maintain in effect the same coverage and premium that were in effect on the day the notice of proposed action was sent to the insured until a final determination is made, subject to the payment of any authorized premium due or becoming due before the determination.

[(ii) In the case of a premium increase, a dismissal of the protest or disallowance of the premium increase is deemed to be a final determination of the Commissioner 20 days after the mailing date of the Commissioner's notice of action.]

(g) (1) Based on the information contained in the notice, the Commissioner SHALL:

(i) [shall] determine whether the protest by the insured has merit; and

(ii) [either shall] dismiss the protest or disallow the proposed action of the insurer.

(2) The Commissioner shall notify the insurer and the insured of the action of the Commissioner promptly in writing.

(3) Subject to paragraph (4) of this subsection, within 30 days after the mailing date of the Commissioner's notice of action, the aggrieved party may request a hearing.

(4) [Except in the case of a premium increase of 15% or less for the entire policy the] THE Commissioner shall:

(i) hold a hearing within a reasonable time after the request for a hearing; and

(ii) give written notice of the time and place of the hearing at least 10 days before the hearing.