

THE RENEWAL POLICY PREMIUM BY 20% OR MORE, THE INSURER SHALL SEND A NOTICE TO THE ~~FIRST~~ NAMED INSURED AND INSURANCE PRODUCER, IF ANY, NOT LESS THAN 45 DAYS PRIOR TO THE RENEWAL DATE OF THE POLICY.

(C) A NOTICE UNDER THIS SECTION SHALL INCLUDE:

(1) BOTH THE EXPIRING POLICY PREMIUM AND THE RENEWAL POLICY PREMIUM; AND

(2) THE TELEPHONE NUMBER FOR THE INSURER OR INSURANCE PRODUCER, IF ANY, TOGETHER WITH A STATEMENT THAT THE INSURED MAY CALL TO REQUEST ADDITIONAL INFORMATION ABOUT THE PREMIUM INCREASE.

(D) (1) IF AN INSURER'S RATING METHODOLOGY REQUIRES THE INSURED TO PROVIDE INFORMATION TO CALCULATE THE RENEWAL POLICY PREMIUM, AN INSURER SHALL PROVIDE A REASONABLE ESTIMATE OF THE RENEWAL POLICY PREMIUM IF:

(I) THE INSURER HAS REQUESTED THE REQUIRED INFORMATION FROM THE INSURED; AND

(II) THE INSURER HAS NOT RECEIVED THE REQUESTED INFORMATION.

(2) A REASONABLE ESTIMATE UNDER THIS SUBSECTION SHALL BE BASED UPON THE INFORMATION AVAILABLE TO THE INSURER AT THE TIME THE NOTICE IS SENT.

(E) IN DETERMINING THE AMOUNT OF A PREMIUM INCREASE UNDER THIS SECTION, THE INSURER IS NOT REQUIRED TO INCLUDE PREMIUM RESULTING FROM:

(1) AN INCREASE IN THE UNITS OF EXPOSURE;

(2) THE APPLICATION OF AN EXPERIENCE RATING PLAN;

(3) THE APPLICATION OF A RETROSPECTIVE RATING PLAN;

(4) A CHANGE MADE BY THE INSURED THAT INCREASES THE INSURER'S EXPOSURE; OR

(5) AN AUDIT OF THE INSURED.

(F) A NOTICE REQUIRED BY THIS SECTION SHALL BE SENT BY FIRST-CLASS MAIL AND MAY BE SENT TOGETHER WITH THE RENEWAL POLICY.

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(a) (1) This subsection applies to ~~an automobile~~ ~~A PRIVATE PASSENGER MOTOR VEHICLE~~ liability insurance policy issued in the State to a resident of a household, under which more than one individual is insured.

(2) If an insurer is authorized under this article to cancel, nonrenew, or increase the premiums on a policy of ~~an automobile~~ ~~PRIVATE PASSENGER MOTOR VEHICLE~~ liability insurance subject to this subsection because of the claim experience