

(4) A filing may be withdrawn or amended by the filer at any time before approval.

(5) After approval or disapproval of a filing, the withdrawal or amendment of the filing is subject to the approval of the Commissioner in accordance with this section.

(h) (1) Inland marine risks that by general custom of the business are not written according to manual rates or rating plans need not be filed.

(2) Notwithstanding paragraph (1) of this subsection, specific inland marine rates on risks specially rated by a rating organization shall be filed, become effective when filed, and remain effective until the Commissioner finds the filing does not meet the requirements of this subtitle.

(i) A special filing with respect to a surety or guarantee bond required by law, by court, by executive order, or by order, rule, or regulation of a public body, not covered by a previous filing shall become effective when filed and remain effective until the Commissioner finds that the filing does not meet the requirements of this subtitle.

(J) (1) IN THIS SUBSECTION, "EXEMPT COMMERCIAL POLICYHOLDER" MEANS A PERSON THAT:

(I) PAYS ANNUAL AGGREGATE ~~COUNTRYWIDE~~ PROPERTY AND CASUALTY PREMIUMS FOR COMMERCIAL INSURANCE POLICIES ISSUED IN THE STATE DURING THE CURRENT OR PRECEDING CALENDAR YEAR OF ~~\$50,000~~ \$75,000 OR MORE; AND

(II) MEETS ANY TWO OF THE FOLLOWING CRITERIA:

1. GENERATES ANNUAL REVENUES OR SALES IN EXCESS OF \$10,000,000;

2. POSSESSES A NET WORTH IN EXCESS OF \$5,000,000;

3. EMPLOYS AT LEAST 25 FULL-TIME EMPLOYEES;

4. IS A NONPROFIT ORGANIZATION OR PUBLIC BODY WITH AN ANNUAL BUDGET OF AT LEAST ~~\$25,000,000;~~ \$10,000,000; OR

5. IS A MUNICIPAL CORPORATION WITH A POPULATION OF AT LEAST 15,000; OR

6. ~~RETAINS, EMPLOYS, OR UTILIZES AN INDEPENDENT INSURANCE ADVISOR WHO:~~

~~A. IS QUALIFIED BY EXPERIENCE, EDUCATION, OR TRAINING TO ASSESS THE INSURANCE PURCHASER'S NEEDS AND TO ANALYZE THE POLICY OF INSURANCE ON BEHALF OF THE INSURANCE PURCHASER, AND~~

~~B. MAY BE A LICENSED AGENT OR BROKER.~~