

- (4) THE CREDIT HISTORY OR THE CREDIT SCORE OF THE INSURED;  
 (5) A RETIERING OF THE INSURED; OR  
 (6) A SURCHARGE.

27-605.1.

(A) ~~(1) EXCEPT IN ACCORDANCE WITH THIS SUBSECTION AND EXCEPT AS PROVIDED IN SUBSECTION (C) OF THIS SECTION, WITH RESPECT TO A POLICY OF MOTOR VEHICLE LIABILITY INSURANCE OR A BINDER OF MOTOR VEHICLE LIABILITY INSURANCE, IF THE BINDER HAS BEEN IN EFFECT FOR AT LEAST 45 DAYS, ISSUED IN THE STATE TO ANY RESIDENT OF THE HOUSEHOLD OF THE NAMED INSURED, AN INSURER OTHER THAN THE MARYLAND AUTOMOBILE INSURANCE FUND MAY NOT INCREASE A RENEWAL POLICY PREMIUM BY 20% OR MORE.~~

~~(2) (1) AT LEAST 45 DAYS BEFORE THE EFFECTIVE DATE OF THE PROPOSED RENEWAL POLICY PREMIUM INCREASE, THE INSURER MUST SEND BY CERTIFICATE OF MAILING WRITTEN NOTICE OF THE PROPOSED RENEWAL POLICY PREMIUM INCREASE TO THE INSURED AT THE LAST KNOWN ADDRESS OF THE INSURED.~~

~~(H) THE NOTICE MUST:~~

~~1. BE IN TRIPPLICATE AND ON A FORM APPROVED BY THE COMMISSIONER;~~

~~2. STATE IN CLEAR AND SPECIFIC TERMS THE REASON FOR THE RENEWAL POLICY PREMIUM INCREASE;~~

~~3. PROVIDE A TOLL FREE TELEPHONE NUMBER FOR THE INSURED TO CONTACT A REPRESENTATIVE OF THE INSURER TO REQUEST INFORMATION ABOUT THE RENEWAL POLICY PREMIUM INCREASE;~~

~~4. ADVISE THE INSURED THAT GENERAL RATE INFORMATION REGARDING PRIVATE PASSENGER AUTOMOBILE INSURANCE IS AVAILABLE FROM THE COMMISSIONER;~~

~~5. NOTIFY THE INSURED OF THE RIGHT TO PROTEST A RENEWAL POLICY PREMIUM INCREASE THAT THE INSURED BELIEVES IS INCORRECT, AND DESCRIBE THE PROCEDURE FOR FILING A PROTEST;~~

~~6. REQUIRE THE INSURED TO PAY ALL PREMIUMS WHEN DUE, EXCEPT ANY RENEWAL POLICY PREMIUM INCREASE OF 20% OR MORE THAT IS THE SUBJECT OF A PROTEST UNDER THIS SECTION; AND~~

~~7. PROVIDE THE NAME, ADDRESS, AND TELEPHONE NUMBER OF THE COMMISSIONER.~~

~~(III) A NONMATERIAL, TYPOGRAPHICAL, OR GRAMMATICAL ERROR OR THE INCLUSION OF NONMATERIAL INFORMATION IN A NOTICE, AS DETERMINED BY THE COMMISSIONER, DOES NOT INVALIDATE THE NOTICE.~~