

~~(3) (I) AN INSURED MAY PROTEST THE RENEWAL POLICY PREMIUM INCREASE THAT IS THE SUBJECT OF THE NOTICE BY SENDING A WRITTEN PROTEST TO THE COMMISSIONER WITHIN 30 DAYS AFTER THE MAILING DATE OF THE NOTICE.~~

~~(II) A PROTEST SHALL BE IN WRITING, BE SIGNED BY THE INSURED, AND STATE THE REASONS WHY THE INSURED BELIEVES THE RENEWAL POLICY PREMIUM INCREASE IS INCORRECT.~~

~~(III) A PROTEST MAY BE WRITTEN ON A COPY OF THE NOTICE.~~

~~(IV) EXCEPT AS PROVIDED IN PARAGRAPH (4)(IV) OF THIS SUBSECTION, THE FILING OF A PROTEST DOES NOT RELIEVE THE INSURED OF THE OBLIGATION TO PAY ANY PREMIUM THAT IS DUE.~~

~~(4) (I) ON RECEIPT OF A PROTEST, THE COMMISSIONER SHALL NOTIFY THE INSURER OF THE FILING OF THE PROTEST.~~

~~(II) ON NOTIFICATION OF THE FILING OF A PROTEST, THE INSURER SHALL:~~

~~1. RECALCULATE THE RENEWAL POLICY PREMIUM, AND~~

~~2. PROVIDE TO THE COMMISSIONER A WRITTEN DOCUMENT THAT EXPLAINS THE RECALCULATION, INCLUDING ALL FACTORS FROM THE INSURER'S RATING PLAN USED TO CALCULATE THE INCREASED RENEWAL POLICY PREMIUM.~~

~~(III) THE COMMISSIONER MAY REQUEST ANY ADDITIONAL INFORMATION FROM THE INSURED OR THE INSURER NECESSARY TO RESOLVE THE PROTEST.~~

~~(IV) A RENEWAL POLICY PREMIUM INCREASE OF 20% OR MORE THAT IS THE SUBJECT OF A PROTEST MAY NOT BE CHARGED BY THE INSURER UNTIL A FINAL DETERMINATION IS MADE BY THE COMMISSIONER.~~

~~(5) (I) ON RECEIPT OF ALL REQUESTED INFORMATION, THE COMMISSIONER SHALL EITHER DISMISS THE PROTEST OR DISALLOW THE RENEWAL POLICY PREMIUM INCREASE.~~

~~(II) DISMISSAL OF A PROTEST OR A DISALLOWANCE OF A RENEWAL POLICY PREMIUM INCREASE IS A FINAL DETERMINATION OF THE COMMISSIONER.~~

~~(6) THE COMMISSIONER MAY ADOPT REGULATIONS TO EXEMPT RENEWAL POLICY PREMIUM INCREASES FROM THE PROVISIONS OF THIS SUBSECTION, INCLUDING RENEWAL POLICY PREMIUM INCREASES CAUSED BY THE LOSS OF DISCOUNTS.~~

~~(B) (I) 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~~