

## Article - Insurance

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§11-208.

(a) Unless the filer demonstrates that a proposed rate is not excessive, inadequate, or unfairly discriminatory, the Commissioner may disapprove the filing.

(b) (1) If, during the waiting period or any extension of the waiting period provided under § 11-206(g) of this subtitle, the Commissioner finds that a filing does not meet the requirements of this subtitle, the Commissioner shall send written notice of disapproval to the filer.

(2) The notice of disapproval shall specify the ways in which the filing fails to meet the requirements of this subtitle and shall state that the filing may not become effective.

(c) (1) If, within 30 days after a filing made under § 11-206(h) or (i) of this subtitle, the Commissioner finds that the filing does not meet the requirements of this subtitle, the Commissioner shall send written notice of disapproval to the filer.

(2) The notice of disapproval shall specify the ways in which the filing fails to meet the requirements of this subtitle and shall state when, within a reasonable period after the notice, the filing will no longer be effective.

(3) Disapproval under this subsection does not affect a contract made or issued before the expiration of the period set forth in the notice.

(d) (1) If, after the applicable review period under subsection (b) or (c) of this section, the Commissioner finds that a filing does not meet the requirements of this subtitle, the Commissioner shall issue to the filer an order that specifies the ways in which the filing fails to meet the requirements of this subtitle and states when, within a reasonable period after the order, the filing will no longer be effective.

(2) (i) The Commissioner shall hold a hearing before issuing an order under paragraph (1) of this subsection.

(ii) The Commissioner shall give written notice of the hearing to the filer at least 10 days before the hearing.

(iii) The notice shall specify the matters to be considered at the hearing.

(3) An order issued under this subsection does not affect a contract or policy made or issued before the expiration of the period set forth in the order.

(e) (1) Except for the filer, any person aggrieved with respect to a filing that is in effect or that has been filed but is not yet effective may apply in writing to the

Commissioner for a hearing on the filing.

(2) An application under this subsection shall specify the grounds on which the applicant will rely.

(3) If the Commissioner finds that the application is made in good faith, that the applicant would be aggrieved if the specified grounds are established, and that the grounds otherwise justify a hearing, the Commissioner shall hold a hearing within 30 days after receipt of the application.

(4) The Commissioner shall give written notice of the hearing to the applicant and each filer at least 10 days before the hearing.

(5) If, after the hearing, the Commissioner finds that the filing does not meet the requirements of this subtitle, the Commissioner shall issue to the filer an order that specifies the ways in which the filing fails to meet the requirements of this subtitle and states when, within a reasonable period after the order, the filing will no longer be effective.

(6) The Commissioner shall send a copy of an order issued under this subsection to the applicant.

(7) An order issued under this subsection does not affect a contract or policy made or issued before the expiration of the period set forth in the order.

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