

Article - Insurance

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§11-502.

(a) Within 30 days after notice of an order or decision of the Commissioner under this title made without a hearing, an insurer or rating organization aggrieved by the order or decision may make a written request to the Commissioner for a hearing on the order or decision.

(b) (1) Within 20 days after receipt of a request for a hearing under subsection (a) of this section, the Commissioner shall hold a hearing on the challenged order or decision.

(2) The Commissioner shall give written notice of the time and place of the hearing at least 10 days before the hearing.

(c) (1) The hearing shall be concluded within 15 days after commencement of the hearing.

(2) Notwithstanding paragraph (1) of this subsection, on application with notice to the interested parties and for good cause shown, the Commissioner may grant up to an additional 15 days for a hearing to be concluded.

(d) (1) Within 20 days after the conclusion of a hearing under this section, the Commissioner shall:

(i) issue an order that affirms, reverses, or modifies the challenged order or decision; and

(ii) give a copy of the order to all interested parties.

(2) The order shall:

(i) state the Commissioner's reasons for affirming, reversing, or modifying the challenged order or decision; and

(ii) contain specific findings of fact by the Commissioner in relation to the matter, that are supported by a preponderance of the evidence on consideration of the record as a whole.

(3) (i) Any interested party may file proposed findings of fact with the Commissioner.

(ii) The Commissioner may accept or reject the proposed findings of fact.

(e) After a request for a hearing under this section, the Commissioner may

suspend or postpone the effective date of the challenged order or decision until the hearing is concluded and the Commissioner issues an order.

(f) If the Commissioner fails to hold or conclude the hearing or issue an order within the time required under this section, the filing or application at issue is deemed to meet the requirements of this title and is deemed approved.

(g) This subtitle does not require the observance of formal rules of pleading or evidence at any hearing.

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