

6. (Appeal by Minority.) Any member of or subscriber to a rating organization may appeal to the Commissioner from the decision of such rating organization in approving or rejecting any proposed change in or addition to the filings of such rating organization and the Commissioner shall, after a hearing held on not less than ten days' written notice to the appellant and to such rating organization, issue an order approving the decision of such rating organization or directing it to give further consideration to such proposal.

If such appeal is based upon the failure of the rating organization to make a filing on behalf of such member or subscriber which is based on a system of expense provisions which differs, in accordance with the right granted in Sub-division (2) of Sub-section 2, from the system of expense provisions included in a filing made by the rating organization, the Commissioner shall, if he grants the appeal, order the rating organization to make the requested filing for use by the appellant. In deciding such appeal the Commissioner shall apply the standards set forth in Sub-section 2.

7. (Information to be Furnished Insured. Hearings and Appeals of Insured.)

Every rating organization and every insurer which makes its own rates shall, within a reasonable time after receiving written request therefor and upon payment of such reasonable charge as it may make, furnish to any person affected by a rate made by it, or to the authorized representative of such person, all pertinent information as to such rate.

Every rating organization and every insurer which makes its own rates shall provide within this State reasonable means whereby any person aggrieved by the application of its rating system may be heard, in person or by his authorized representative, on his written request to review the manner in which such rating system has been applied in connection with the insurance afforded him. Any party affected by the action of such rating organization or such insurer on such request may, within ten days, after written notice of such action, appeal to the Commissioner.

8. (Rate Administration.)

(a) (Recording and Reporting of Loss Experience.) The Commissioner shall, after consultation or offer of consultation with all insurers and rating organizations affected thereby, promulgate reasonable rules and statistical plans, which may be modified from time to time and which shall be used thereafter by each insurer in the recording and reporting of its loss experience, in order that the total loss experience of all insurers may be made available at least biennially in such form and detail as may be necessary to aid him in determining whether