

however, that, if such filing has not been disapproved by the Commissioner within fifteen days from the date of filing, or within thirty days if such period be extended in writing by the Commissioner during the first fifteen days, it shall be deemed approved, and the rates, contracts or other subject matter of such filing may be put into effect by the insurer at the expiration of such waiting period. In the event the Commissioner disapproves any filing, he shall specify in what respect he finds that such filing does not meet the requirements of this sub-title or is otherwise contrary to law.

(e) If at any time after the approval of a filing, the Commissioner should find that the filing does not meet the requirements of this sub-title or is otherwise contrary to law, or if any party having an interest in such filing should within 30 days from the date hereof make complaint in writing, setting forth specific and reasonable causes for complaint to the Commissioner, or if any insurer, upon notice of disapproval by the Commissioner of a filing hereunder, should so request, in writing, within 30 days from the date of such notice of disapproval, the Commissioner shall set a date for a hearing to be held 30 days after his giving notice in writing to all parties in interest. The Commissioner may confirm, modify, change or rescind any previous action, if warranted by the facts shown at the hearing.

(f) Beginning January 1, 1948, no insurer shall make or issue any contract, policy or guarantee of insurance except in accordance with filings approved as provided in this sub-title, except as to special or unusual risks for which no filing has been hereinbefore provided.

(g) Every insurer must hold to the rates or premiums as approved by the Commissioner and may not deviate therefrom nor allow to or for the account of any insured a rebate or discount on the rates or premiums payable. As compensation for procuring business, an insurer may pay or allow a commission to any licensed real estate broker, attorney-at-law, or an agent duly licensed to represent an insurer.

(h) In order to further more equitable establishment and adjustment of rates and premiums and forms of contracts, policies or guarantees of insurance, the Commissioner and every insurer may exchange information and experience data with each other, and with the insurance supervisory officials and insurers in other states and with national organizations and associations and may consult and cooperate with them in respect to rate and premium making and forms of contracts, policies and guarantees of insurance.