

ment), title "Insurance", sub-title "Life, Accident and Health Insurance", as said Section was amended by Chapter 549 of the Acts of 1945, said new sub-section to follow immediately after Sub-section (3) of said Section 106 and to be known as Sub-section (4), relating to the filing and approval of forms of Health and Accident policies, endorsements and of the classification of risks and the filing of Health and Accident premium rates.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That a new sub-section be and the same is hereby added to Section 106 of Article 48A of the Annotated Code of Maryland (1943 Supplement), title "Insurance", sub-title "Life, Health and Accident Insurance", as said section was amended by Chapter 549 of the Acts of 1945, said new sub-section to follow immediately after Sub-section (3) of said Section 106 of said Article, to be known as Sub-section (4), and to read as follows:

106.

(4) a. No policy of insurance against loss or expense from the sickness or from bodily injury or death by accident of the insured, or against expense of hospital confinement of the insured or any of his dependents shall be issued or delivered to any person in this State nor shall any application, rider or endorsement be used in connection therewith until not only all the provisions of Sub-sections (1), (2) and (3) relating to the filing and approval of Health and Accident policy, application, rider or endorsement forms for use in connection therewith shall have been complied with, but also until the premium rates and classification of risks applicable thereto, or, in the case of co-operatives or assessment companies the estimated cost pertaining thereto, shall have been filed with the Insurance Commissioner.

b. The Commissioner may, within 45 days after the filing of any such form, disapprove such form (1) if the benefits provided therein are unreasonable in relation to the premium charged, or (2) if it contains a provision or provisions which are unjust, unfair, inequitable, misleading, deceptive or encourage misrepresentation of such policy. If the Commissioner shall notify the insurer which has filed any such form that it does not comply with the provisions of this Section or Sections 106A, 106B or 106C, it shall be unlawful thereafter for such insurer to issue such form or use it in connection with any policy. In such notice the Commissioner shall specify the reasons for his disapproval and state that a hearing will be granted within 20 days after request in writing by the insurer.