

(g) Any person or organization aggrieved by the action of the Commissioner with respect to any filing may, within thirty days after such action, make written request to the Commissioner for a hearing thereon. The Commissioner shall hear such aggrieved party within thirty days after the receipt of such request and shall give not less than ten days' written notice of the time and place of the hearing to the insurer or rating organization which made the filing and to any other aggrieved party. Within thirty days after such hearing the Commissioner shall affirm, reverse or modify his previous action specifying his reasons therefor. Pending such hearing and decision thereon the Commissioner may suspend or postpone the effective date of his previous action.

(h) Beginning June 1, 1946, no insurer shall make or issue a contract or policy except in accordance with filings which have been approved for said insurer as provided in this Act.

4. (Rating Organizations.)

(a) A corporation, an unincorporated association, a partnership or an individual, whether located within or outside of the State, may make application for license as a rating organization for such kinds of insurance or sub-divisions thereof as are specified in its application and shall file therewith (1) a copy of its constitution, its articles of agreement or association or its certificate of incorporation, and of its by-laws and rules governing the conduct of its business, (2) a list of its members and subscribers, (3) the name and address of a resident of the State upon whom notices or orders of the Commissioner affecting such rating organization may be served and (4) a statement of its qualification as a rating organization. If the Commissioner finds that the applicant is qualified, he shall issue a license specifying the kinds of insurance or sub-divisions thereof for which the applicant is authorized to act as a rating organization. Every such application shall be granted or denied in whole or in part by the Commissioner within sixty days of the date of its filing with him. Licenses issued pursuant to this section shall remain in effect until June 30 following date of issue unless sooner suspended or revoked by the Commissioner. The fee for said license shall be one hundred dollars annually.

(b) Each rating organization shall, subject to reasonable rules and regulations, permit any insurer, not a member, to become a subscriber to its rating services, and shall furnish such services without discrimination to its members and subscribers. The refusal of any rating organization to admit an insurer as a subscriber shall, at the request of such insurer, be reviewed by the Commissioner at a hearing held upon at least ten days' written notice to such rating organization and such