

such suspension, or until the order upon which such suspension is based is modified, rescinded or reversed.

No penalty shall be imposed and no license shall be suspended except upon a written order of the Commissioner, stating his findings, made after a hearing held upon not less than ten days' written notice to such person or organization specifying the alleged violation.

11. (Judicial Review.) Any order or decision of the Commissioner shall be subject to review, at the instance of any party in interest, in accordance with the right of appeal as prescribed in Section 221 of Article 48A.

The filing of such appeal shall act as a stay of any such order or decision of the Commissioner which provides for a change in any rating system resulting in an increase or decrease in premiums. Pending final disposition of the proceedings on appeal, any insurer affected by such order may continue to charge rates which obtained prior to such order of decrease or may charge rates resulting from such order of increase, on condition that the difference in the premiums be deposited in a special account by said insurer to be held in trust by said insurer, and to be retained by said insurer or paid to the holders of policies issued after the order of the Commissioner, as the court may determine.

In all other cases, the court shall determine whether the filing of the appeals shall operate as a stay. The court may, in disposing of the issue before it, modify, affirm or reverse the order or decision of the Commissioner in whole or in part.

12. (Constitutionality.) If any section, sub-section, sub-division, paragraph, sentence or clause of this Act is held invalid or unconstitutional, such decision shall not affect the remaining portion of this Act.

SEC. 2. *And be it further enacted*, That this Act shall take effect on January 1, 1946.

Approved April 27, 1945.

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CHAPTER 927.

(House Bill 794)

AN ACT to add a new section to Article 48A of the Annotated Code of Maryland (1939 Edition), title "Insurance", sub-title "Fire Insurance", said new section to immediately follow Section 99 and to be known as Section 99A, relating