

quested filing for used by the appellant. In deciding such appeal the Commissioner shall apply the standards set forth in subsection (b).

(h) Information to be furnished insureds; hearings and appeals of insureds.

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 insured affected by a rate made by it, or to the authorized representative of such insured, 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. If the rating organization or insurer fails to grant or reject such request within thirty days after it is made, the applicant may proceed in the same manner as if his application had been rejected. Any party affected by the action of such rating organization or such insurer on such request may, within thirty days after written notice of such action, appeal to the Commissioner, who, after a hearing held upon not less than ten days' written notice to the appellant and to such rating organization or insurer may affirm or reverse such action.

(i) Advisory organizations.

(1) Every group, association or other organization of insurers, whether located within or outside this State, which assists insurers which make their own filings or rating organizations in rate making, by the collection and furnishing of loss or expense statistics, or by the submission of recommendations, but which does not make filings under this section, shall be known as an advisory organization.

(2) Every advisory organization shall file with the Commissioner (i) a copy of its constitution, its articles of agreement or association or its certificate of incorporation and of its bylaws, rules and regulations governing its activities, (ii) a list of its members, (iii) the name and address of a resident of this State upon whom notices or orders of the Commissioner or process issued at his direction may be served, and (iv) an agreement that the Commissioner may examine such advisory organization in accordance with the provisions of subsection (k) of this section.

(3) If, after a hearing, the Commissioner finds that the furnishing of such information or assistance involves any act or practice which is unfair or unreasonable or otherwise inconsistent with the provisions of this section, he may issue a written order specifying in what respects such act or practice is unfair or unreasonable or otherwise inconsistent with the provisions of this section, and requiring the discontinuance of such act or practice.

(4) No insurer which makes its own filings nor any rating organization shall support its filings by statistics or adopt rate making recommendations furnished to it by an advisory organization which has not complied with this subsection or with an order of the Commissioner involving such statistics or recommendations issued under