

(d) False and misleading information.

No person or organization shall knowingly give false or misleading information to the Commissioner, to any insurer or to any other person which will in any manner affect the proper determination of rates or premiums, or the proper issuance of a contract, policy or guarantee of insurance.

(e) Penalties.

(1) The Commissioner may, if he finds that any person or organization has violated any provision of this subtitle, impose a penalty of not more than \$250.00 for each such violation, but, if he finds such violation to be wilful, he may impose a penalty of not more than \$1,000.00 for each such violation. Such penalties may be in addition to any other penalty provided by law.

(2) The Commissioner may suspend the license of any insurer who fails to comply with any lawful order of the Commissioner within the time limited by such order, or any extension thereof which the Commissioner may grant. The Commissioner shall not suspend the license of any insurer for failure to comply with an order until the time prescribed for an appeal therefrom has expired or, if any appeal has been taken, until such order has been affirmed. The Commissioner may determine when a suspension of license shall become effective, and it shall remain in effect for a period fixed by him, unless he modifies or rescinds such suspension, or until the order upon which such suspension is based is modified, rescinded or reversed.

(3) No penalty shall be imposed and no license shall be suspended except upon 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 insurer and specifying the alleged violation.

#### 245. Hearings and Judicial Review.

(1) Any insurer or rating organization aggrieved by any order or decision of the Commissioner under this subtitle made without a hearing, may within thirty (30) days after notice of the order to the insurer or organization, make written request to the Commissioner for a hearing thereon. The Commissioner shall hear such party or parties within twenty (20) days, after receipt of such request and shall give not less than ten (10) days' written notice of the time and place of the hearing. The hearing shall be concluded within fifteen (15) days from the commencement thereof; provided, however, that the Commissioner, upon application with notice to the interested parties and for good cause shown, may grant additional time, not exceeding fifteen (15) days. Within twenty (20) days after the conclusion of such hearing the Commissioner shall affirm, reverse or modify his previous action, specifying his reason therefor, and shall give a copy of such order or decision to all interested parties. In the event of the Commissioner's failure to hold or complete the hearing or to render his order or decision within the periods specified herein, the filing or application in issue shall be deemed to meet the requirements of this subtitle and shall be deemed approved.

The order shall contain specific findings of fact by the Commissioner in relation to the matter before him, such findings to be supported by a preponderance of the evidence on consideration of the