

office (if an alien insurer) of the insurer, or in any of its branch or agency offices; or with respect to persons other than insurers, at the office or other place of business of such person or at any place or places where his records are kept.

(2) Every person being examined, its officers, employees, agents, and representatives shall produce and make freely available to the Commissioner or his examiners the accounts, records, documents, files, information, assets, and matters in his possession or control relating to the subject of the examination; and shall otherwise facilitate and aid such examination as far as reasonably possible.

(3) If the Commissioner finds accounts to be inadequate, or inadequately kept or posted, he may employ experts to rewrite, post, or balance them at the expense of the person being examined if such person has failed to complete or correct such accounting after the Commissioner has given him notice and a reasonable opportunity to do so.

(4) If the Commissioner deems it necessary to value any real estate involved in any such examination, he may make written request of the person being examined to appoint one or more competent appraisers approved by the Commissioner, for the purpose of appraising such property. If no such appointment is made within ten (10) days after such request was delivered to such person, the Commissioner may appoint the appraiser or appraisers. Any such appraisal shall be made promptly, and a copy of the report thereof shall be furnished to the Commissioner. The reasonable expense of the appraisal shall be borne by the person being examined.

### **33. Examination Expense.**

Each person so examined, other than as to examinations pursuant to section 31, shall pay to the Commissioner the travel expenses, a reasonable living expense allowance, and a per diem as compensation of examiners, as necessarily incurred on account of the examination, all at reasonable rates customary therefor and as established or adopted by the Commissioner, upon presentation of a detailed account of such charges and expenses by the Commissioner. Such an account may be so presented periodically during the course of the examination or at the termination of the examination, as the Commissioner deems proper. No person shall pay and no examiner shall accept any additional emolument on account of any such examination.

### **34. Examination Reports.**

(1) The Commissioner or his examiner shall make a full and true report of each examination.

(2) The report shall comprise only facts appearing from the books, papers, records, or documents of the person being examined, or ascertained from the statements of individuals concerning its affairs.

(3) The Commissioner shall furnish a copy of the proposed report to the person examined not less than thirty (30) days prior to filing the same in his office. If such person so requests in writing within such thirty day period, the Commissioner shall grant a hearing with respect to the report, and shall not so file the report until after the hearing and after such modifications, if any, have been made therein as the Commissioner deems proper.