

(14) Has been refused a license or had his license suspended or revoked in another state; or

(15) Has intentionally or wilfully made or issued, or caused to be made or issued, any statement materially misrepresenting or making incomplete comparisons regarding the terms or conditions of any policy or contract issued by any authorized insurer, for the purpose of inducing or attempting to induce the owner of such policy or contract to forfeit or surrender such contract or allow it to lapse for the purpose of replacing such policy or contract with another.

243.

(g) Any member of or subscriber to a rating organization may appeal to the Commissioner from the action or decision of such rating organization in approving or rejecting any proposed change in or addition to the filings of such rating organization and the Commissioner shall, after a hearing held upon not less than ten days' written notice to the appellant and to such rating organization, issue an order approving the action or decision of such rating organization or directing it to give further consideration to such proposal, or, if such appeal is from the action or decision of the rating organization in rejecting a proposed addition to its filings, he may, in the event he finds that such action or decision was unreasonable, issue an order directing the rating organization to make an addition to its filings, on behalf of its members and subscribers, in a manner consistent with his findings, within a reasonable time after the issuance of such order.

If such appeal is based upon the failure of the rating organization to make a filing on behalf of such member or subscriber which is based on a system of expense provisions which differs, in accordance with the right granted in subdivision (ii), paragraph (1) of subsection (b), from the system of expense provisions included in a filing made by the rating organization, the Commissioner shall, if he grants the appeal, order the rating organization to make the requested filing for [used] use by the appellant. In deciding such appeal the Commissioner shall apply the standards set forth in subsection (b).

299.

From time to time the attorney for the subscribers of any such reciprocal insurer, under the provisions of this section, may fix and determine savings to be paid to each subscriber or policyholder on participating policies or contracts from the earned surplus of such reciprocal insurer, and when fixed shall establish an adequate surplus from which such savings are to be paid. No such savings shall be fixed or paid if by the payment thereof the minimum surplus or other required surplus of such reciprocal insurer will be impaired. In fixing or paying any such savings the attorney for the subscribers of such reciprocal insurer may make reasonable classifications of policies or contracts, and policies or contracts in the same classification shall be treated without unfair discrimination. If any such reciprocal insurer shall offer an alternative method or plan for savings classifications, the policy [of] or contract shall contain an endorsement setting forth the class to which it is assigned. Each such reciprocal insurer shall establish