## (f) Disapproval of filings.

- (1) If within the waiting period of any extension thereof as provided in paragraph (7) of subsection (d) the Commissioner finds that a filing does not meet the requirements of this section, he shall send to the filer, written notice of disapproval, specifying therein, in what respects he finds the filing fails to meet the requirements of this section and stating that the filing shall not become effective.
- (2) If within thirty days after a filing made pursuant to paragraphs (9) (8) or (10) (9) of subsection (d), the Commissioner finds that the filing does not meet the requirements of this section, he shall send to the filer written notice of disapproval, specifying therein in what respects he finds that the filing fails to meet the requirements of this section, and stating when, within a reasonable period thereafter the filing shall be no longer effective. Disapproval shall not affect any contract made or issued prior to the expiration of the period.
- (3) If at any time subsequent to the applicable review period provided for in paragraph (1) or (2) of this subsection, the Commissioner finds that a filing does not meet the requirements of this section, he shall after a hearing held upon not less than ten days' written notice to the filer, specifying the matters to be considered at the hearing, issue an order to the filer specifying in what respects he finds that the filing fails to meet the requirements of this section, and stating when, within a reasonable period thereafter, the filing shall be no longer effective. The order shall not affect any contract or policy made or issued prior to the expiration of the period set forth in the order.
- (4) Any person or organization aggrieved with respect to any filing which is in effect, or which has been filed and has not yet become effective may make written application to the Commissioner for a hearing thereon, but the filer which made the filing shall not be authorized to proceed under this paragraph. The application shall specify the grounds to be relied upon by the applicant. If the Commissioner finds that the application is made in good faith, that the applicant would be so aggrieved if his grounds are established, and that the grounds otherwise justify holding a hearing, he shall, within thirty days after receipt of the application, hold a hearing upon not less than ten days' written notice to the applicant and to each filer which made a filing.
- If, after the hearing, the Commissioner finds that the filing does not meet the requirements of this section, he shall issue an order to the filer specifying in what respects he finds that the filing fails to meet the requirements of this section, and stating when, within a reasonable period thereafter, the filing shall be no longer effective. A copy of the order shall be sent to the applicant. The order shall not affect any contract or policy made or issued prior to the expiration of the period set forth in the order.

## (g) Rating organizations.

(1) Any person, whether located within or outside this State, may apply to the Commissioner for license as a rating organization for kinds of insurance, or subdivision or class of risk or a part or combination thereof as are specified in its application and shall file therewith (i) a copy of its constitution, its articles of agreement or