

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 the advisory organization in accordance with the provisions of subsection (n).

(3) If, after a hearing, the Commissioner finds that the furnishing of the 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 the act or practice is unfair or unreasonable or otherwise inconsistent with the provisions of this section, and requiring the discontinuance of the 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 the statistics or recommendations issued under paragraph (3) of this subsection. If the Commissioner finds the insurer or rating organization to be in violation of this paragraph he may issue an order requiring the discontinuance of the violation.

(m) *Joint underwriting or joint reinsurance*

(1) Every group, association or other organization of insurers which engages in joint underwriting or joint reinsurance, is subject to this section and to Section 245, with respect thereto.

(2) If, after a hearing, the Commissioner finds that any activity or practice of the group, association or other organization is unfair or unreasonable or otherwise inconsistent with the provisions of this section, he may issue a written order specifying in what respects he makes the findings, and requiring the discontinuance of the activity or practice.

(n) *Examinations.*

The Commissioner, at least once in five years, shall make an examination of each rating organization licensed in this State, and as often as he deems it expedient he may make an examination of each advisory organization, and of each group, association or other organization. The reasonable costs of any examination shall be paid by the entity examined upon presentation to it of a detailed account of the costs. The officers, manager, agents and employees of the entity examined may be examined at any time under oath and shall exhibit all books, records, accounts, documents, or agreements governing its methods of operation. In lieu of an examination the Commissioner may accept the report of an examination made by the insurance supervisory official of another state, pursuant to the laws of that state.

(o) *Rate administration.*

(1) *Recording and reporting of loss and expense experience.*

The Commissioner shall promulgate reasonable rules and statistical plans, reasonably adapted to each of the rating systems on file