

B. BEFORE A COMMISSIONER MAY BRING AN ACTION FOR VIOLATION OF ANY PROVISION, STANDARD, OR REQUIREMENT OF THE COMPACT RELATING TO THE CONTENT OF AN ADVERTISEMENT NOT APPROVED BY OR CERTIFIED TO THE COMMISSION, THE COMMISSION, OR AN AUTHORIZED COMMISSION OFFICER OR EMPLOYEE, MUST AUTHORIZE THE ACTION. HOWEVER, AUTHORIZATION PURSUANT TO THIS PARAGRAPH DOES NOT REQUIRE NOTICE TO THE INSURER, OPPORTUNITY FOR A HEARING, DISCLOSURE OF REQUESTS FOR AUTHORIZATION, OR DISCLOSURE OF RECORDS OF THE COMMISSION'S ACTION ON SUCH REQUESTS.

ARTICLE IX. DISPUTE RESOLUTION.

THE COMMISSION SHALL ATTEMPT, ON THE REQUEST OF A MEMBER, TO RESOLVE ANY DISPUTES OR OTHER ISSUES THAT ARE SUBJECT TO THIS COMPACT AND WHICH MAY ARISE BETWEEN TWO OR MORE COMPACTING STATES, OR BETWEEN COMPACTING STATES AND NON-COMPACTING STATES, AND THE COMMISSION SHALL PROMULGATE AN OPERATING PROCEDURE PROVIDING FOR RESOLUTION OF SUCH DISPUTES.

ARTICLE X. PRODUCT FILING AND APPROVAL.

1. INSURERS AND THIRD-PARTY FILERS SEEKING TO HAVE A PRODUCT APPROVED BY THE COMMISSION SHALL FILE THE PRODUCT WITH, AND PAY APPLICABLE FILING FEES TO, THE COMMISSION. NOTHING IN THIS COMPACT SHALL BE CONSTRUED TO RESTRICT OR OTHERWISE PREVENT AN INSURER FROM FILING ITS PRODUCT WITH THE INSURANCE DEPARTMENT IN ANY STATE IN WHICH THE INSURER IS LICENSED TO CONDUCT THE BUSINESS OF INSURANCE, AND SUCH FILING SHALL BE SUBJECT TO THE LAWS OF THE STATES WHERE FILED.

2. THE COMMISSION SHALL ESTABLISH APPROPRIATE FILING AND REVIEW PROCESSES AND PROCEDURES PURSUANT TO COMMISSION RULES AND OPERATING PROCEDURES. NOTWITHSTANDING ANY PROVISION HEREIN TO THE CONTRARY, THE COMMISSION SHALL PROMULGATE RULES TO ESTABLISH CONDITIONS AND PROCEDURES UNDER WHICH THE COMMISSION WILL PROVIDE PUBLIC ACCESS TO PRODUCT FILING INFORMATION. IN ESTABLISHING SUCH RULES, THE COMMISSION SHALL CONSIDER THE INTERESTS OF THE PUBLIC IN HAVING ACCESS TO SUCH INFORMATION, AS WELL AS THE PROTECTION OF PERSONAL MEDICAL AND FINANCIAL INFORMATION AND TRADE SECRETS THAT MAY BE CONTAINED IN A PRODUCT FILING OR SUPPORTING INFORMATION.

3. ANY PRODUCT APPROVED BY THE COMMISSION MAY BE SOLD OR OTHERWISE ISSUED IN THOSE COMPACTING STATES FOR WHICH THE INSURER IS LEGALLY AUTHORIZED TO DO BUSINESS.

ARTICLE XI. REVIEW OF COMMISSION DECISIONS REGARDING FILINGS.

1. NOT LATER THAN 30 DAYS AFTER THE COMMISSION HAS GIVEN NOTICE OF A DISAPPROVED PRODUCT OR ADVERTISEMENT FILED WITH THE COMMISSION, THE INSURER OR THIRD-PARTY FILER WHOSE FILING WAS DISAPPROVED MAY APPEAL THE DETERMINATION TO A REVIEW PANEL APPOINTED BY THE