

ORGANIZATIONS IN THIS AND OTHER STATES, AND MAY CONSULT WITH THEM WITH RESPECT TO RATE MAKING AND THE APPLICATION OF RATING SYSTEMS.

244Q.

UPON WRITTEN APPLICATION OF AN INSURER STATING ITS REASONS THEREFOR, ACCOMPANIED BY THE WRITTEN CONSENT OF THE INSURED OR PROSPECTIVE INSURED, FILED WITH AND APPROVED BY THE COMMISSIONER, A RATE IN EXCESS OF THAT PROVIDED BY A FILING OTHERWISE APPLICABLE MAY BE USED AS TO ANY SPECIFIC RISK.

244R.

(A) EACH RATING ORGANIZATION AND EVERY INSURER SUBJECT TO THIS SUBTITLE WHICH MAKES ITS OWN RATES, SHALL PROVIDE WITHIN THIS STATE REASONABLE MEANS WHEREBY ANY PERSON AGGRIEVED BY THE APPLICATION OF ITS RATING SYSTEM MAY BE HEARD IN PERSON OR BY THE PERSON'S AUTHORIZED REPRESENTATIVE ON THE PERSON'S WRITTEN REQUEST TO REVIEW THE MANNER IN WHICH SUCH RATING SYSTEM HAS BEEN APPLIED IN CONNECTION WITH THE INSURANCE AFFORDED THE AGGRIEVED PERSON.

(B) IF THE RATING ORGANIZATION OR INSURER FAILS TO GRANT OR REJECT THE AGGRIEVED PERSON'S REQUEST WITHIN 30 DAYS AFTER IT IS MADE, THE APPLICANT MAY PROCEED IN THE SAME MANNER AS IF THE APPLICATION HAD BEEN REJECTED.

(C) ANY PARTY AFFECTED BY THE ACTION OF THAT RATING ORGANIZATION OR INSURER ON THE REQUEST MAY, WITHIN 30 DAYS AFTER WRITTEN NOTICE OF THAT ACTION, MAKE APPLICATION, IN WRITING, FOR AN APPEAL TO THE COMMISSIONER, SETTING FORTH THE BASIS FOR THE APPEAL AND THE GROUNDS TO BE RELIED UPON BY THE APPLICANT.

(D) THE COMMISSIONER SHALL REVIEW THE APPLICATION, AND IF THE COMMISSIONER FINDS THAT THE APPLICATION IS MADE IN GOOD FAITH, AND THAT IT SETS FORTH ON ITS FACE GROUNDS WHICH REASONABLY JUSTIFY HOLDING A HEARING, THE COMMISSIONER SHALL CONDUCT A HEARING HELD ON NOT LESS THAN 10 DAYS' WRITTEN NOTICE TO THE APPLICANT AND TO THE RATING ORGANIZATION OR INSURER. THE COMMISSIONER, AFTER HEARING, SHALL AFFIRM OR REVERSE THE ACTION.

244S.

(A) COOPERATION AMONG RATING ORGANIZATIONS OR AMONG RATING ORGANIZATIONS AND INSURERS IN RATE MAKING OR IN OTHER MATTERS WITHIN THE SCOPE OF THIS SUBTITLE IS AUTHORIZED, IF THE FILINGS RESULTING FROM THAT COOPERATION ARE SUBJECT TO ALL THE PROVISIONS OF THIS SUBTITLE WHICH ARE APPLICABLE TO FILINGS GENERALLY.

(B) THE COMMISSIONER MAY REVIEW THESE COOPERATIVE ACTIVITIES AND PRACTICES, AND IF, AFTER HEARING, THE COMMISSIONER FINDS THAT ANY ACTIVITY OR PRACTICE IS UNFAIR, UNREASONABLE, OR OTHERWISE INCONSISTENT WITH THIS SUBTITLE, THE COMMISSIONER MAY ISSUE A WRITTEN ORDER SPECIFYING IN WHAT RESPECTS THAT ACTIVITY