

provided that any lawful premium due or becoming due prior to such determination is paid.

(f) The Commissioner shall make a determination from the information contained in the notice whether the protest has merit and, upon such a finding, shall either dismiss the protest or disallow the action of the insurer and shall promptly notify the insurer and the insured in writing of his action. The aggrieved party, within 30 days after receipt of the Commissioner's notice of action, may request a hearing. The Commissioner shall conduct a hearing within a reasonable time after the request and shall give not less than 10 days written notice of the time and place of the hearing. At the hearing the insurer has the burden of proving its proposed action to be justified, and, in doing so, may rely only upon the reasons set forth in its notice to the insured.

(g) The Commissioner shall issue an order within 30 days after termination of the hearing. If the Commissioner finds the proposed action to be justified, he shall dismiss the protest and allow the proposed action to be taken on the later of (i) its proposed effective date, or (ii) ~~twenty~~ 20 days after the date of the determination. If the Commissioner finds the proposed action to be unjustified, he shall disallow the action, and may, in addition, order the insurer to pay reasonable counsel fees incurred by the insured for representation at the hearing as he may deem appropriate. The Commissioner may delegate the duties and powers conferred in this section to ~~one~~ 1 or more employees or hearing examiners.

(h) Any party may appeal to a court of law the decision of the Commissioner in accordance with § 40 of this article.

241A-

(A)--EACH--INSURER--AUTHORIZED--TO--WRITE--PROPERTY--AND--CASUALTY--INSURANCE--IN--THIS--STATE--SHALL--FILE--A--MONTHLY--STATEMENT--OF--UNDERWRITING--GUIDELINES--WITH--THE--COMMISSIONER-

(B)--THE--COMMISSIONER--SHALL-

(1)--MAINTAIN--A--LIST--OF--THE--INSURANCE--COMPANIES--AUTHORIZED--TO--WRITE--PROPERTY--AND--CASUALTY--INSURANCE--IN--THIS--STATE--THAT--CONTAINS--THE--ADDRESSES--AND--TELEPHONE--NUMBERS--OF--THESE--COMPANIES-

(2)--KEEP--A--FILE--OF--EACH--MONTHLY--STATEMENT--AND--ISSUE--A--MONTHLY--UPDATE--TO--THE--PUBLIC--DETAILING--ANY--UNDERWRITING--GUIDELINE--CHANGES-

(3)--PROVIDE--INFORMATION--TO--THE--PUBLIC--ON--REQUEST--AS--TO--WHICH--INSURERS--PROVIDE--COVERAGE--IN--SPECIFIC--LINES--OR--PROPERTY--AND--CASUALTY--INSURANCE-,--AND