

(e) Whenever an insurer has no legally effective rates as a result of the Commissioner's disapproval of rates or other act, the Commissioner shall, on the insurer's request, specify interim rates for the insurer that are high enough to protect the interests of all parties and may order that a specified portion of the premiums be placed in a special reserve established by THE insurer. When new rates become legally effective, the Commissioner shall order the specially reserved funds or any overcharge in the interim rates to be distributed appropriately, except that refunds to policyholders that are minimal may not be required.

244J.

(a) The Commissioner may by order require that a particular insurer file any or all of the insurer's rates and supplementary rate information 30 days prior to their effective date, if the Commissioner finds after a hearing that the protection of the interests of its insureds and the public in this State requires closer supervision of its rates because of the insurer's financial condition or repetitive filing of rates which are not in compliance with § 244D of this subtitle.

(b) The Commissioner may extend the waiting period for any filing for a period not exceeding 30 additional days by written notice to the insurer before the 30-day period expires.

(c) The filing shall be approved or disapproved during the waiting period and if not disapproved before the expiration of the waiting period shall be deemed to meet the requirements of this subtitle, subject to the possibility of subsequent disapproval under § 244-I of this subtitle.

(d) Any insurer affected by the Commissioner's actions under this section may request a rehearing by the Commissioner after the expiration of 12 months from the date of the Commissioner's former order.

244K.

(a) (1) If the Commissioner finds that competition is not an effective regulator of the rates charged or that a substantial number of companies are competing irresponsibly through the rates charged, or that there are widespread violations of this subtitle, in any kind or line of insurance or subdivisions thereof or in any rating class or rating territory, the Commissioner may adopt a rule requiring that, in the kind or line of insurance or subdivision thereof, or rating class or rating territory comprehended by the finding, any subsequent changes in the rates or supplementary rates information be filed with the Commissioner at least 30 working days before they become effective, ~~AND IN THE CASE OF PRIVATE PASSENGER AUTOMOBILE INSURANCE, MAY REQUIRE ALL RATES TO BE FILED UNDER § 242 OF THIS ARTICLE.~~

(2) The Commissioner may extend the waiting period for a period not to exceed 30 additional working days by written notice to the filer before the first 30-day period expires.