

(D) THE COMMISSIONER SHALL COORDINATE THE CONTRACT AND RELATED RATE FILING REVIEW UNDER THIS SECTION.

(E) (1) IF WITHIN 60 DAYS AFTER A FILING MADE PURSUANT TO THIS SECTION, THE COMMISSIONER FINDS THE FILING DOES NOT MEET THE REQUIREMENTS OF SUBSECTION (F) OF THIS SECTION, HE SHALL SEND THE FILER NOTICE OF DISAPPROVAL SPECIFYING IN WHAT RESPECTS THE COMMISSIONER FINDS THAT THE FILING FAILS TO MEET THE REQUIREMENTS OF THIS SECTION AND STATING THAT THE FILING SHALL NOT BECOME EFFECTIVE.

(2) THE COMMISSIONER MAY NOT ISSUE A NOTICE OF DISAPPROVAL OF A FILING UNDER SUBSECTION (F) OF THIS SECTION WITHOUT A STATUTORY OR REGULATORY BASIS FOR THE DISAPPROVAL AND AN EXPLANATION OF THE APPLICATION OF THE STATUTORY OR REGULATORY BASIS WHICH RESULTED IN THE DISAPPROVAL.

(F) THE COMMISSIONER SHALL DISAPPROVE ANY FORM FILED, OR WITHDRAW ANY PREVIOUS APPROVAL, IF THE FORM:

(1) IS IN ANY RESPECT IN VIOLATION OR DOES NOT COMPLY WITH THIS ARTICLE OR APPLICABLE REGULATIONS;

(2) CONTAINS, OR INCORPORATES BY REFERENCE, ANY INCONSISTENT OR INCONSISTENT OR INAPPLICABLE CLAUSES, EXCEPTIONS, OR CONDITIONS WHICH AFFECT THE RISK PURPORTED TO BE ASSUMED IN THE GENERAL COVERAGE OF THE CONTRACT;

(3) HAS ANY TITLE, HEADING, OR OTHER INDICATION OF ITS PROVISIONS WHICH IS LIKELY TO MISLEAD THE SUBSCRIBER OR MEMBER;

(4) INCLUDES PROVISIONS THAT ARE INEQUITABLE, OR PROVISIONS THAT LACK ANY SUBSTANTIAL BENEFIT TO THE SUBSCRIBER OR MEMBER;

(5) IS PRINTED OR OTHERWISE REPRODUCED IN A MANNER AS TO RENDER ANY PROVISION OF THE FORM SUBSTANTIALLY ILLEGIBLE; OR

(6) PROVIDES BENEFITS THAT ARE UNREASONABLE IN RELATION TO THE PREMIUM CHARGED.

[(d)](G) Unless the Commissioner disapproves a filing under this section, the filing becomes effective 60 days after the office of the Commissioner receives the filing or on any other date that the Commissioner sets.

SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read as follows:

**Article - Insurance**

12-205.

(a) (1) The Commissioner shall disapprove a form or withdraw the previous approval of a form filed under § 12-203 of this subtitle if the form does not meet the requirements of subsection (b) of this section.