

(2) IF THE COMMISSIONER FINDS THAT THE APPLICATION IS MADE IN GOOD FAITH AND SETS FORTH ON ITS FACE GROUNDS THAT REASONABLY JUSTIFY A HEARING, THE COMMISSIONER SHALL HOLD A HEARING.

(3) THE COMMISSIONER SHALL GIVE WRITTEN NOTICE OF THE HEARING TO THE APPLICANT AND RATING ORGANIZATION OR INSURER AT LEAST 10 DAYS BEFORE THE HEARING.

(4) AFTER THE HEARING, THE COMMISSIONER SHALL AFFIRM OR REVERSE THE ACTION.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 244R.

Defined terms: "Commissioner" § 1-101

"Insurance" § 1-101

"Insurer" § 1-101

"Person" § 1-101

"Rate" § 11-101

"Rating organization" § 11-101

11-315. RESERVED.

11-316. RESERVED.

PART III. SAME - AUTOMOBILE INSURANCE GENERALLY.

11-317. STATEMENT OF RATE CLASSIFICATIONS.

(A) IN GENERAL.

EACH INSURER THAT PROVIDES A PRIVATE PASSENGER AUTOMOBILE INSURANCE POLICY SHALL PROVIDE TO THE POLICYHOLDER AT THE TIME OF ISSUANCE OR RENEWAL OF THE POLICY A STATEMENT THAT:

(1) DEFINES THE POLICYHOLDER'S RATE CLASSIFICATIONS; AND

(2) IF THE INSURER IS AN AUTHORIZED INSURER INCLUDES A SUMMARY, IN A FORM APPROVED BY THE COMMISSIONER, OF THE INSURER'S APPROVED SURCHARGE PLAN OR DRIVER RECORD POINT PLAN FOR THAT POLICY.

(B) EFFECT OF STATEMENT.

THE STATEMENT MUST BE SUFFICIENTLY CLEAR AND SPECIFIC SO THAT AN INDIVIDUAL OF AVERAGE INTELLIGENCE CAN IDENTIFY THE CLASSIFICATIONS WITHOUT MAKING FURTHER INQUIRY.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 244D(d).

In subsection (a)(2) of this section, the defined term "authorized insurer" is substituted for the former reference to a "licensed insurer" for consistency with other provisions of this article.