RESCINDS THE SUSPENSION OR REVOCATION OR UNTIL THE ORDER ON WHICH THE SUSPENSION OR REVOCATION IS BASED IS MODIFIED OR REVERSED AS THE RESULT OF AN APPEAL.

- (C) HEARING AND WRITTEN ORDER REQUIRED.
- (1) BEFORE THE COMMISSIONER IMPOSES A PENALTY OR SUSPENDS OR REVOKES A LICENSE OR CERTIFICATE OF AUTHORITY UNDER THIS SECTION, THE COMMISSIONER SHALL ISSUE A WRITTEN ORDER THAT STATES THE FINDINGS OF THE COMMISSIONER.
- (2) THE COMMISSIONER SHALL HOLD A HEARING BEFORE ISSUING AN ORDER UNDER PARAGRAPH (1) OF THIS SUBSECTION.
- (3) THE COMMISSIONER SHALL GIVE WRITTEN NOTICE OF THE HEARING TO THE PERSON AT LEAST 10 DAYS BEFORE THE HEARING.
 - (4) THE NOTICE SHALL SPECIFY THE ALLEGED VIOLATION.

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

In subsections (a) and (c)(3) of this section, the former references to an "organization" and "insurer" are deleted as included in the general references to a "person".

In subsections (b)(1) and (2) and (c)(1) of this section, the references to a "certificate of authority" are added to clarify that insurers receive certificates of authority, not licenses, under this article.

Defined terms: "Certificate of authority" § 1-101
"Commissioner" § 1-101
"Person" § 1-101

SUBTITLE 4. TITLE INSURANCE RATING.

11-401. SCOPE OF SUBTITLE.

(A) IN GENERAL.

THIS SUBTITLE APPLIES TO ALL KINDS AND CLASSES OF INSURANCE THAT:

- (1) INSURE OR GUARANTEE TITLES TO REAL OR LEASEHOLD PROPERTY OR AN ESTATE IN REAL OR LEASEHOLD PROPERTY;
- (2) INSURE OR GUARANTEE AGAINST LOSS BY REASON OF DEFECTS, ENCUMBRANCES, LIENS, OR CHARGES ON REAL OR LEASEHOLD PROPERTY OR AN ESTATE IN REAL OR LEASEHOLD PROPERTY;
- (3) INSURE OR GUARANTEE THE VALIDITY, PRIORITY, AND STATUS OF LIENS ON REAL OR LEASEHOLD PROPERTY OR AN ESTATE IN REAL OR LEASEHOLD PROPERTY; OR
 - (4) INSURE OR GUARANTEE THE CORRECTNESS AND SUFFICIENCY OF