

**TITLE 4: ECONOMIC RESOURCES**  
**DIVISION 7: INSURANCE**

**§ 7105. Powers and Duties of Commissioner.**

The Insurance Commissioner shall have the authority expressly conferred by this division and such other authority as may be reasonably implied from the provisions of this division. The powers and duties of the commissioner include:

- (a) Administering and enforcing the provisions of this division;
- (b) Promulgating such rules and regulations as may be necessary for effectuating any provision of this division;
- (c) Promoting the public welfare by ensuring greater accountability and transparency in the health insurance industry of the Commonwealth through oversight of medical loss ratio; medical claims; transparency in health insurance program; and waste, fraud, and abuse. To fulfill these goals, the Commissioner shall collect from all health insurance issuers, including non-federal government plans and third party medical claim processors or administrator of the health insurance provider, claims data submitted in accordance with 4 CMC § 7301(d)(2) and provide the data to the CHCC in accordance with 3 CMC § 2824(w) for health cost and care, public health surveillance, and to increase transparency for the consumer as determined by the Commissioner.
- (d) Conducting examinations and investigations to determine whether any person has violated any provision of this division or regulations promulgated pursuant to it and securing information useful in lawful administration of any such provisions or regulations;
- (e) Issuing orders pursuant to 4 CMC § 7106.

**Source:** PL 3-107, § 5, modified; (c) enacted and former (c)–(d) renumbered by PL 19-56 § 4 (July 27, 2016).

**Commission Comment:** The Commission deleted “Commission” and inserted “Commissioner” in the heading of this section, correcting a typographical error. The Commission changed “Promote” to “Promoting” in (c) pursuant to CMC § 3806(g).