

TITLE 4: ECONOMIC RESOURCES
DIVISION 7: INSURANCE

§ 7627. Insured Entitled to Rate Information; Remedies of Aggrieved Persons.

(a) Every rating organization and every insurer which makes its own rates, within a reasonable time after receiving written request therefor and upon payment of such reasonable charge as it may make, shall furnish to any insured affected by a rate made by it, or to the authorized representative of such insured, all pertinent information as to such rate.

(b) Every rating organization and every insurer which makes its own rates shall provide within the Commonwealth reasonable means whereby any person aggrieved by the application of its rating system may be heard, in person or by the authorized representative, on written request by the person or authorized representative to review the manner in which such rating system has been applied in connection with the insurance afforded the person. If the rating organization or insurer fails to grant or reject such request within 30 days after it is made, the applicant may proceed in the same manner as if the application had been rejected.

(c) Any party affected by the action of such rating organization or such insurer on such request, within 30 days after written notice of such action, may appeal to the Commissioner, who, after a hearing held at a place designated by the Commissioner upon not less than 10 days' written notice to the appellant and to such rating organization or insurer, shall affirm or reverse such action.

Source: PL 18-34 § 5(7627) (Feb. 14, 2014), modified.

Commission Comment: The Commission corrected the designation of subsections pursuant to 1 CMC § 3806(a).