

mary of the reasons therefor. Upon receipt of such request the Commissioner of Insurance shall set a date for rehearing, which rehearing shall start not later than thirty days from the date of receipt of such request. Such application for rehearing shall act as a stay for the provisions of such order. The Commissioner of Insurance may modify, change or rescind such order if he finds that the facts shown at the rehearing warrant such modification, change or rescission.

In the conduct of such hearing the Commissioner of Insurance, his deputy or the duly authorized examiner specifically designated by him for such purpose shall have power to administer oaths and to examine any person under oath and in connection therewith to require the production of any books, records, or papers relative to the inquiry. Any expense incurred in the matter of stenographic reports of other hearings in connection with such hearing is to be paid by the company, rating organization or insured requesting such hearing or rehearing.

11. (Review of Order of Commissioner.) Any order or decision of the Commissioner shall be subject to review, at the instance of any party in interest, in accordance with the right of appeal as prescribed in Section 221 of Article 48A of the Annotated Code of Maryland (1939 Edition).

12. (Penalties.) The Commissioner may, if he finds that any person or organization has violated any provision of this act, impose a penalty of not more than \$250 for each such violation, but, if he finds such violation to be wilful, he may impose a penalty of not more than \$1,000 for each such violation. Such penalties may be in addition to any other penalty provided by law.

The Commissioner may suspend the license of any rating organization or insurer which fails to comply with an order of the Commissioner within the time limited by such order, or any extension thereof which the Commissioner may grant. The Commissioner shall not suspend the license of any rating organization or insurer for failure to comply with an order until the time prescribed for an appeal therefrom has expired or, if an appeal has been taken, until such order has been affirmed. The Commissioner may determine when a suspension of license shall become effective and it shall remain in effect for the period fixed by him, unless he modifies or rescinds such suspension, or until the order upon which such suspension is based is modified, rescinded or reversed.

No penalty shall be imposed and no license shall be suspended except upon a written order of the Commissioner, stating his findings, made after a hearing held upon not less