CAR Rules of Operation
Rule 40 Hearings, Review
Revision Date Page 1 of 1

A. Any Member or licensed producer aggrieved by any unfair, unreasonable, or improper practice of the MAIP or another Member with respect to the operation of the MAIP may request a formal hearing and ruling by the Governing Committee on the alleged practice. The request for hearing must be made within thirty (30) days after the date such person knew of the alleged practice. Any documentation or correspondence which either party wishes to have considered in connection with the deliberations of the matter should be forwarded to the MAIP at least five (5) business days prior to the date scheduled for the hearing.

The hearing shall be held within fifteen (15) business days after the receipt of the original request. Except as may be otherwise provided by the Governing Committee, the hearing shall be held by a panel appointed by the Governing Committee, consisting of three (3) Governing Committee members entitled to vote. The decision of this panel or any committee sitting at the request of or under the authority of the Governing Committee shall be rendered within fifteen (15) business days of the hearing. The ruling of the majority of the panel shall be deemed to be the formal ruling of the Governing Committee unless the full committee on its own motion shall modify or rescind the panel's action.

B. Any formal Governing Committee ruling may be appealed to the Commissioner by filing a notice of appeal with the MAIP and the Commissioner within thirty (30) days after the date of the ruling's issuance. The Commissioner may approve, modify, amend or disapprove the ruling, or direct the Governing Committee to reconsider the ruling. In addition, the Commissioner may issue any other appropriate order, including granting the aggrieved party a new hearing.