

**Rules of Operation**

**Rule 20 - Hearings, Review**

- A. Any person, including any Member, licensed agent or licensed broker, aggrieved by any unfair, unreasonable, or improper practice of CAR or a Member with respect to the operation of CAR may request a formal hearing and ruling by the Governing Committee on the alleged practice. The request for hearing must be made within thirty days after the date such person knew of the alleged practice. The hearing shall be held within fifteen days after the receipt of the 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 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 working 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 notice of appeal with CAR and the Commissioner within thirty 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.