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SECTION XIV APPEALS

An applicant or insured may appeal for consideration of an Underwriting decision or action by the Plan within thirty days after any ruling by submitting the appeal in writing and setting forth the basis for such appeal. Any decision of the appeal may be further appealed to the Insurance Commissioner within thirty days. Any order or decision of the Insurance Commissioner shall be subject to the provisions of the Delaware Insurance Code Title 18, Chapter 41, Sub-Chapter II, Section 4112.