

SECTION XIV APPEALS

An applicant or insured may appeal for reconsideration of an underwriting decision or action by the Plan within fifteen (15) 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 West Virginia Offices of the Insurance Commissioner, 900 Pennsylvania Avenue, Charleston, WV. 25302 within ten (10) days of the date of any such decision or ruling.