

**191—39.49(514G) Independent review process.**

**39.49(1)** Within five business days of receiving either the notice provided in paragraph 39.48(1) “b,” or the denial of an objection made pursuant to subrule 39.48(3), whichever is later, the insured may submit any additional information or documentation in support of the insured’s claim to both the independent review entity and the insurer.

**39.49(2)** Within 15 days of receiving the notice provided in paragraph 39.48(1) “b,” or within three business days of receiving notice of the denial of an objection made pursuant to subrule 39.48(3), whichever is later, an insurer shall:

*a.* Provide the independent review entity with any information submitted to the insurer by the insured during the insurer’s internal appeal process relating to the benefit trigger determination that is the subject of the independent review proceeding;

*b.* Provide the independent review entity with any other relevant documents used by the insurer in making its benefit trigger determination; and

*c.* Provide the commissioner and the insured with confirmation that the information required by this subrule was submitted to the independent review entity, including the date such information was submitted.

**39.49(3)** The independent review entity shall not commence its review of the insurer’s benefit trigger determination until 15 business days after either the independent review entity receives the notice of its selection specified in paragraph 39.48(1) “c” or the resolution of any objection made pursuant to subrule 39.48(3), whichever is later.

**39.49(4)** During the time period specified in subrule 39.48(3), the insurer may consider any information provided by the insured pursuant to subrule 39.49(1) and affirm or overturn the insurer’s benefit trigger determination. If the insurer overturns its benefit trigger determination:

*a.* The insurer shall provide notice to the independent review entity, the commissioner, and the insured of the insurer’s decision; and

*b.* The independent review process shall immediately cease.