

The following standards apply to the making and use of rates pertaining to all classes of insurance to which this subtitle is applicable:

(e) All rates shall be made in accordance with the following special principles:

(1) An insurer under an automobile liability insurance policy may not classify or maintain an insured in a classification entailing a higher premium because of a specific claim for a period longer than 3 years, and an insurer may not classify or maintain an insured in a classification entailing a higher premium because of the insured's driving record for a period longer than 3 years. However, the removal of a discount is not a violation of this subsection.

Article - Transportation

12-111.

(a) The Administration shall keep a record of each application or other document filed with it and each certificate or other official document that it issues.

(b) (1) Except as otherwise provided by law, all records of the Administration are public records and open to public inspection during office hours.

(2) [In] SUBJECT TO PARAGRAPH (4) OF THIS SUBSECTION, IN his discretion, the Administrator may classify as confidential and not open to public inspection any record or record entry:

(i) That is over 5 years old; or

(ii) That relates to any happening that occurred over 5 years earlier.

(3) Any record or record entry of any age shall be open to inspection by authorized representatives of any federal, State, or local governmental agency.

(4) SUBJECT TO PARAGRAPH (3) OF THIS SUBSECTION, THE ADMINISTRATOR MAY NOT OPEN TO PUBLIC INSPECTION ANY RECORD OR RECORD ENTRY THAT IS:

(I) ALL OR PART OF A LICENSED DRIVER'S PUBLIC DRIVING RECORD; AND

(II) OVER 3 YEARS OLD.

(c) Except for records required by law to be kept in their original or other specified form, the Administrator may order any