

Administration may require the minor to attend the [driver's rehabilitation clinic that the Administration provides ] ADMINISTRATION'S DRIVER IMPROVEMENT PROGRAM.

(k) If a political subdivision of this State provides its own traffic school, the court may require the minor to attend the local traffic school instead of the [Administration's clinic.] ADMINISTRATION'S DRIVER IMPROVEMENT PROGRAM.

Article 48A - Insurance Code

242.

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

(1) Due consideration shall be given to (i) past and prospective loss experience within and outside this State; (ii) conflagration and catastrophe hazards, if any; (iii) past and prospective expenses both countrywide and those specially applicable to this State; (iv) underwriting profits; (v) contingencies; (vi) investment income from unearned premium reserve and reserve for losses; (vii) dividends, savings or unabsorbed premium deposits allowed or returned by insurers to their policyholders; (viii) and to all other relevant factors within and outside this State.

(2) Rates shall not be excessive, inadequate, or unfairly discriminatory.

(3) The systems of expense provisions included in the rates for use by any insurer or group of insurers may differ from those of other insurers or groups of insurers to reflect the requirements of the operating methods of any such insurer, or group with respect to any kind of insurance, or with respect to any subdivision or combination thereof for which subdivision or combination separate expense provisions are applicable.

(4) Risks may be grouped by classifications for the establishment of rates and minimum premiums. Classification rates may be modified to produce rates for individual risks in accordance with rating plans which establish standards for measuring variations in hazards or expense provisions, or both. The standards may measure any difference among risks that are demonstrated objectively to the Commissioner to have had a direct and substantial effect upon losses or expenses. However, no rate may be based partially or entirely on geographic area itself, as opposed to underlying risk considerations, even though expressed in geographic terms.

Any insurer providing a private passenger automobile insurance policy shall provide the policyholder at the time of issuance or renewal with a statement defining his rate classifications. The statement shall be sufficiently clear and specific so that a person of average intelligence can