

identify the classifications without making further inquiry.

(5) Uniformity among insurers in any matters within the scope of this subsection is neither required or prohibited.

(6) Unless the filer demonstrates that the proposed rate is not excessive or inadequate or unfairly discriminatory, the Commissioner may disapprove the filing.

(7) (I) No insurer under an automobile liability insurance policy may classify or maintain an insured in a classification entailing a higher premium because of the insured's claim experience for a period longer than three years after the filing of the last claim by or against the insured, and no such insurer may classify or maintain an insured in a classification entailing a higher premium because of the insured's driving record for a period longer than three years after the obtaining of the last point or points by the insured under the point system provided for in Title 16, Subtitle 4 of the Transportation Article.

(II) AN INSURER'S AUTOMOBILE AND PHYSICAL DAMAGE INSURANCE PREMIUMS SHALL REFLECT THE REDUCTION IN CLAIMS, IF ANY, WHICH IS ATTRIBUTABLE TO THE REQUIREMENT THAT DRIVERS UNDER THE AGE OF 18 MUST ACQUIRE A PROVISIONAL DRIVER'S LICENSE BEFORE ACQUIRING A REGULAR DRIVER'S LICENSE.

Article - Courts and Judicial Proceedings

3-810.

(J) NOTWITHSTANDING ANY OTHER PROVISION OF LAW, IF THE COMPLAINT ALLEGES THE COMMISSION OF AN ACT IN VIOLATION OF ANY PROVISION OF THE MARYLAND VEHICLE LAW OR OTHER TRAFFIC LAW OR ORDINANCE, THE COMPLAINT SHALL BE FILED DIRECTLY WITH THE STATE'S ATTORNEY OF THE JURISDICTION IN WHICH THE ALLEGED VIOLATION OCCURRED. IF THE STATE'S ATTORNEY ELECTS TO PROCEED WITH THE CASE, HE MAY PREPARE A PETITION FOR FILING WITH THE COURT OF PROPER JURISDICTION.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1978.

Approved May 29, 1978.

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CHAPTER 804

(Senate Bill 350)

AN ACT concerning