

under the policy, the insurer shall in lieu of cancellation, nonrenewal, or premium increase offer to continue or renew the insurance, but to exclude from coverage, by name, the person or persons whose claim experience or driving record would have justified the cancellation or nonrenewal. The premiums charged on any such policy excluding a named driver or drivers shall not reflect the claims experience or driving record of the excluded named driver or drivers.

(B) IN ANY CASE WHERE AN INSURER COULD LEGALLY REFUSE TO ISSUE A POLICY OF AUTOMOBILE LIABILITY INSURANCE UNDER WHICH MORE THAN 1 PERSON IS INSURED BECAUSE OF THE CLAIM EXPERIENCE OR DRIVING RECORD OF 1 OR MORE BUT LESS THAN ALL OF THE PERSONS APPLYING TO BE INSURED UNDER THE POLICY, THE INSURER MAY ISSUE THE POLICY BUT EXCLUDE FROM COVERAGE, BY NAME, THE PERSON OR PERSONS WHOSE CLAIM EXPERIENCE OR DRIVING RECORD COULD HAVE JUSTIFIED THE REFUSAL TO ISSUE. THE PREMIUMS CHARGED ON ANY SUCH POLICY EXCLUDING A NAMED DRIVER OR DRIVERS MAY NOT REFLECT THE CLAIMS EXPERIENCE OR DRIVING RECORD OF THE EXCLUDED NAME DRIVER OR DRIVERS.

[(b)] (C) With respect to any person excluded from coverage under this section, the policy may provide that the insurer [shall] MAY not be HELD liable for damages, losses, or claims arising out of the operation or use of the insured motor vehicle, whether or not [such] THAT operation or use was with the express or implied permission of a person insured under the policy.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1984.

Approved May 29, 1984.

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#### CHAPTER 664

(House Bill 1028)

AN ACT concerning

#### Compulsory Education

FOR the purpose of granting concurrent jurisdiction to the District Court and the juvenile court in criminal cases arising under the compulsory public education laws of this State.

BY repealing and reenacting, with amendments,

Article - Courts and Judicial Proceedings  
Section 3-804 and 4-302  
Annotated Code of Maryland