

[(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 a specific claim for a period longer than three years, 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. However the removal of a discount may not be considered a violation of this subsection.

(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 driver's license.

(iii) An insurer under an automobile insurance policy may not consider accident reports and abstracts of court convictions pertaining to driving an emergency vehicle that are on record with the Motor Vehicle Administration, as provided in Section 16-117(b)(3) of the Transportation Article, for purposes of reclassifying an insured in a classification entailing a higher premium.

(iv) An insurer under an automobile insurance policy may not consider a probation before judgment disposition of a motor vehicle law offense on record with the Motor Vehicle Administration, as provided in Section 16-117(b) of the Transportation Article, for purposes of reclassifying an insured in a classification entailing a higher premium.

(v) If the insured notifies the insurer under an automobile insurance policy of a change in circumstances that justifies reclassifying the insured in a different classification or territory, the insurer shall adjust the premium charged the insured from the date of notification.]

[(8) An insurer may provide a reduction in rates based on actuarial justification, for motor vehicle personal injury and property damage coverage, to an insured who:

(i) Is at least 55 years of age; and

(ii) Within the last 2 years, has completed successfully a course in accident prevention:

1. That is approved by the Motor Vehicle Administration;
2. That includes classroom instruction or practice driving of the number of hours that the Motor Vehicle Administration requires; and
3. For which the insured has received a certificate that certifies the completion of the course.]