

(D) ANY INSURER PROVIDING A PRIVATE PASSENGER AUTOMOBILE INSURANCE POLICY SHALL PROVIDE THE POLICYHOLDER AT THE TIME OF ISSUANCE OR RENEWAL WITH A STATEMENT DEFINING THE POLICYHOLDER'S RATE CLASSIFICATIONS. THE STATEMENT SHALL BE SUFFICIENTLY CLEAR AND SPECIFIC SO THAT A PERSON OF AVERAGE INTELLIGENCE CAN IDENTIFY THE CLASSIFICATIONS WITHOUT MAKING FURTHER INQUIRY.

(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.

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

(3) 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 § 16-117(B)(3) OF THE TRANSPORTATION ARTICLE, FOR PURPOSES OF RECLASSIFYING AN INSURED IN A CLASSIFICATION ENTAILING A HIGHER PREMIUM.

(4) 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 § 16-117(B) OF THE TRANSPORTATION ARTICLE, FOR PURPOSES OF RECLASSIFYING AN INSURED IN A CLASSIFICATION ENTAILING A HIGHER PREMIUM.

(5) 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.

(6) 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: