

- 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.

244E.

(A) (1) EACH AUTHORIZED INSURER, AND EVERY RATING ORGANIZATION LICENSED UNDER § 242(G) OF THIS ARTICLE WHICH HAS BEEN DESIGNATED BY AN INSURER FOR THE FILING OF RATES UNDER § 244G OF THIS SUBTITLE, SHALL FILE WITH THE COMMISSIONER ALL RATES AND SUPPLEMENTARY RATE INFORMATION AND ALL CHANGES AND AMENDMENTS THEREOF MADE BY IT FOR USE IN THIS STATE BY THE DATE THEY BECOME EFFECTIVE.

(2) RATES AND SUPPLEMENTARY RATE INFORMATION NEED NOT BE FILED FOR INLAND MARINE RISKS WHICH BY GENERAL CUSTOM ARE NOT WRITTEN ACCORDING TO MANUAL RULES OR RATING PLANS.

(B) AN INSURER MAY NOT MAKE OR ISSUE A CONTRACT OR POLICY OF INSURANCE OF THE KIND TO WHICH THIS SUBTITLE APPLIES, EXCEPT IN ACCORDANCE WITH THE FILINGS WHICH ARE IN EFFECT FOR THE INSURER AS PROVIDED IN THIS SUBTITLE.

244F.

EACH FILING AND ANY SUPPORTING INFORMATION FILED UNDER THIS SUBTITLE SHALL, AS SOON AS FILED, BE OPEN TO PUBLIC INSPECTION. COPIES MAY BE OBTAINED BY ANY PERSON ON REQUEST AND UPON PAYMENT OF A REASONABLE CHARGE.

244G.

(A) AN INSURER MAY ITSELF ESTABLISH RATES AND SUPPLEMENTARY RATE INFORMATION BASED ON THE FACTORS IN § 244D OF THIS SUBTITLE OR IT MAY USE RATES AND SUPPLEMENTARY RATE INFORMATION PREPARED BY A RATING ORGANIZATION, WITH AVERAGE LOSS FACTORS OR EXPENSE FACTORS DETERMINED BY THE RATING ORGANIZATION OR WITH SUCH MODIFICATION FOR ITS OWN EXPENSE AND LOSS EXPERIENCE AS THE CREDIBILITY OF THAT EXPERIENCE ALLOWS.

(B) AN INSURER MAY DISCHARGE ITS OBLIGATIONS UNDER §244D OF THIS SUBTITLE BY GIVING NOTICE TO THE COMMISSIONER THAT IT USES RATES AND SUPPLEMENTARY RATE INFORMATION PREPARED AND FILED WITH THE COMMISSIONER BY A DESIGNATED RATING ORGANIZATION OF WHICH IT IS A MEMBER OR SUBSCRIBER WITH SUCH INFORMATION ABOUT MODIFICATIONS THEREOF AS ARE NECESSARY FULLY TO INFORM THE COMMISSIONER. THE INSURER'S RATES AND SUPPLEMENTARY RATE INFORMATION SHALL BE THOSE FILED FROM TIME TO TIME BY THE RATING ORGANIZATION INCLUDING ANY AMENDMENTS THERETO AS FILED, SUBJECT, HOWEVER, TO MODIFICATIONS FILED BY THE INSURER.