(c) With respect to any person excluded from coverage under this section, the policy may provide that the insurer 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 that operation or use was with the express or implied permission of a person insured under the policy.

244B.

Notwithstanding § 242 of this article, this [subsection] SUBTITLE applies to the establishment of rates for all types of insurance except:

(1) Life insurance;

(2) Annuities;

(3) Accident and health insurance;

(4) Marine insurance as described in § 242(b)(2) of this article;

(5) Aircraft insurance as described in § 242(b)(3) of this article;

(6) Reinsurance;

(7) Workmen's compensation and employer's liability insurance written in connection with workmen's compensation;

(8) Insurance provided under the Maryland Automobile Insurance Fund, the Maryland State Accident Fund, the Joint Insurance Association, and the Professional and Executive Liability Fund;

(9) Title insurance;

(10) Medical malpractice insurance;

(11) Any form or plan of insurance regulated under § 231 of this article; and

(12) Surety.

244-I.

(e) Whenever an insurer has no legally effective rates as a result of the Commissioner's disapproval of rates or other act, the Commissioner [shall] SHALL, on the insurer's [request] REQUEST, specify interim rates for the insurer that are high enough to protect the interests of all parties and may order that a specified portion of the premiums be placed in a special reserve established by insurer. When new rates become legally effective, the Commissioner shall order the specially reserved funds or any overcharge in the interim rates to be distributed