

variations in hazards or expense provisions, or both. The standards may measure any difference among risks that are demonstrated objectively to the Commissioner to have had a direct and substantial effect upon losses or expenses. However, no rate may be based partially or entirely on geographic area itself, as opposed to underlying risk considerations, even though expressed in geographic terms.

(ii) 1. Any insurer providing a private passenger automobile insurance policy shall provide the policyholder at the time of issuance or renewal with a statement that:

A. Defines the policyholder's rate classifications; and

B. In the case of a licensed insurer, includes a summary, in a format approved by the Commissioner, of the licensed insurer's approved surcharge plan or driver record point plan for that policy.

2. The statement shall be sufficiently clear and specific so that a person of average intelligence can identify the classifications without making further inquiry.

244D.

(d) (1) Any insurer providing a private passenger automobile insurance policy shall provide the policyholder at the time of issuance or renewal with a statement that:

(i) Defines the policyholders' rate classifications; and

(ii) In the case of a licensed insurer, includes a summary, in a format approved by the Commissioner, of the licensed insurer's approved surcharge plan or driver record point plan for that policy.

(2) The statement shall be sufficiently clear and specific so that a person of average intelligence can identify the classifications without making further inquiry.

**DRAFTER'S NOTE:**

Error: Function paragraph of bill being cured incorrectly stated that Article 48A, §§ 242(c)(4) and 244D(d) were being added, rather than amended.

Occurred: Chapter 374 (House Bill 919) of the Acts of 1992.

**Article - Business Regulation**

11-802.

(a) A licensee may not lend or give money to a person for pari-mutuel betting.

**DRAFTER'S NOTE:**

Error: Title of bill being cured failed to reflect that the bill expanded the prohibition against lending or giving money for pari-mutuel betting.

Occurred: Chapter 492 (Senate Bill 565) of the Acts of 1992.