

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] THE removal of a discount may not be considered a violation of this [subsection] PARAGRAPH. FOR THE PURPOSE OF DETERMINING WHETHER TO CLASSIFY AN INSURED IN A CLASSIFICATION ENTAILING A HIGHER PREMIUM, THE INSURER MAY ONLY REVIEW A PERIOD OF TIME NOT GREATER THAN THREE YEARS PRIOR TO:

1. IF THE POLICY HAS NOT YET BEEN ISSUED;
 - A. THE DATE OF THE APPLICATION;
 - ~~2. ONCE A POLICY HAS BEEN ISSUED, THE DATE OF ISSUANCE OF THE POLICY; OR OR~~
 - B. THE PROPOSED EFFECTIVE DATE OF THE POLICY; OR
 - ~~3. 2. UPON RENEWAL OF A POLICY, THE EFFECTIVE DATE~~
OF THE RENEWAL.

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The following standards apply to the making and use of rates pertaining to all classes of insurance to which this subtitle is applicable:

(e) All rates shall be made in accordance with the following special principles:

(1) (I) 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.

(II) FOR THE PURPOSE OF DETERMINING WHETHER TO CLASSIFY AN INSURED IN A CLASSIFICATION ENTAILING A HIGHER PREMIUM, THE INSURER MAY ONLY REVIEW A PERIOD OF TIME NOT GREATER THAN 3 YEARS PRIOR TO:

1. IF THE POLICY HAS NOT YET BEEN ISSUED;
 - A. THE DATE OF THE APPLICATION;
 - ~~2. ONCE A POLICY HAS BEEN ISSUED, THE DATE OF ISSUANCE OF THE POLICY; OR OR~~
 - B. THE PROPOSED EFFECTIVE DATE OF THE POLICY; OR
 - ~~3. 2. UPON RENEWAL OF A POLICY, THE EFFECTIVE DATE~~
OF THE RENEWAL.

(III) [However, the] THE removal of a discount is not a violation of this [subsection] PARAGRAPH.