

~~(2) 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) (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; or~~

~~B. The proposed effective date of the policy; or~~

~~2. Upon renewal of a policy, the effective date of the renewal.~~

~~(iii) The removal of a discount is not a violation of this paragraph.~~

~~(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 [or a first offense of driving with an alcohol concentration of 0.10 or more under § 16-205.1 of the Transportation Article 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) (f) 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.~~

~~(H) 1. IF AN INSURER CLASSIFIES AN INSURED BASED ON THE NUMBER OF MILES AN INSURED VEHICLE IS DRIVEN, THE INSURER SHALL IMPLEMENT AN AUDIT PROCEDURE TO ENSURE THE ACCURACY OF THE RATES CHARGED TO INSUREDS WHO SELF-REPORT MILEAGE DATA FOR RATING PURPOSES.~~