

In subsection (c)(2) of this section, the reference to rating "principles" is substituted for the former reference to rating "considerations" for clarity.

In subsection (d) of this section, the former reference to the statutory purpose as reflected in "[§] 243M of this article" is deleted as misleading because there is no statutory purpose stated in former § 243M - now §§ 20-401 through 20-409 of this title.

In subsection (e)(1) of this section, the reference to a "driver's" license is substituted for the former reference to "operator's" licenses. See the General Revisor's Note to this title.

In subsection (f)(3) of this section, the former reference to void "ab initio" (i.e., "from the beginning") is deleted as unnecessary. The term "void" is commonly used by itself to describe an agreement that is void from the beginning or absolutely void. This is in contrast to the term "voidable", which is used to describe an agreement that may be declared void at the election of a party.

Defined terms: "Commissioner" § 1-101

"Executive Director" § 20-101

"Fund" § 20-101

"Insurance" § 1-101

"Policy" § 1-101

"Premium" § 1-101

"Producer" § 20-101

20-508. EFFECT OF 3 YEARS WITHOUT VIOLATION OR ACCIDENT.

(A) IN GENERAL.

A POLICYHOLDER IS ENTITLED TO CONTINUATION OF COVERAGE FROM THE FUND AT RATES THAT ARE REASONABLY COMPARABLE TO THOSE CHARGED BY STANDARD INSURERS AND APPROVED BY THE COMMISSIONER IF, FOR 3 CONTINUOUS YEARS OF COVERAGE UNDER A POLICY ISSUED BY THE FUND, THE POLICYHOLDER HAS NOT:

- (1) BEEN CHARGED WITH A MOVING TRAFFIC VIOLATION;
- (2) HAD A CHARGEABLE TRAFFIC ACCIDENT; AND
- (3) BEEN ASSESSED MORE THAN ONE POINT BY THE MOTOR VEHICLE ADMINISTRATION.

(B) EXCLUSION FROM SAFE DRIVER CREDIT.

A POLICYHOLDER WHO MEETS THE REQUIREMENTS OF SUBSECTION (A) OF THIS SECTION IS NOT ENTITLED TO A SAFE DRIVER CREDIT AS DEFINED IN THE RULES AND RATE SCHEDULES OF THE FUND FILED WITH THE COMMISSIONER.

(C) EFFECT OF LAPSE IN COVERAGE OR ADDITION OF DRIVER.