

(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) 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.

(6) An insurer may provide a reduction in rates based on actuarial justification, for motor vehicle personal injury and property damage coverage, to an insured who:

(i) Is at least 55 years of age; and

(ii) Within the last 2 years, has completed successfully a course in accident prevention:

1. That is approved by the Motor Vehicle Administration;
2. That includes classroom instruction or practice driving of the number of hours that the Motor Vehicle Administration requires; and
3. For which the insured has received a certificate that certifies the completion of the course.