

REQUIREMENT THAT DRIVERS UNDER THE AGE OF 18 YEARS MUST ACQUIRE A PROVISIONAL DRIVER'S LICENSE BEFORE ACQUIRING A DRIVER'S LICENSE.

(D) EMERGENCY VEHICLE DRIVING RECORDS.

FOR PURPOSES OF RECLASSIFYING AN INSURED IN A CLASSIFICATION THAT ENTAILS A HIGHER PREMIUM, AN INSURER UNDER AN AUTOMOBILE INSURANCE POLICY MAY NOT CONSIDER ACCIDENT REPORTS AND ABSTRACTS OF COURT CONVICTIONS THAT RELATE TO DRIVING AN EMERGENCY VEHICLE AND THAT ARE ON RECORD WITH THE MOTOR VEHICLE ADMINISTRATION, AS PROVIDED IN § 16-117(B) OF THE TRANSPORTATION ARTICLE.

(E) MOTOR VEHICLE LAW OFFENSES.

FOR PURPOSES OF RECLASSIFYING AN INSURED IN A CLASSIFICATION THAT ENTAILS A HIGHER PREMIUM, 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.

(F) NOTIFICATION OF CHANGE IN CIRCUMSTANCES.

IF THE INSURED UNDER AN AUTOMOBILE INSURANCE POLICY NOTIFIES THE INSURER 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.

(G) ACCIDENT PREVENTION COURSE.

FOR MOTOR VEHICLE PERSONAL INJURY AND PROPERTY DAMAGE COVERAGE, AN INSURER MAY PROVIDE A REDUCTION IN RATES BASED ON ACTUARIAL JUSTIFICATION TO AN INSURED WHO:

(1) IS AT LEAST 55 YEARS OLD; AND

(2) WITHIN THE LAST 2 YEARS, HAS COMPLETED SUCCESSFULLY A COURSE IN ACCIDENT PREVENTION:

(I) THAT IS APPROVED BY THE MOTOR VEHICLE ADMINISTRATION;

(II) THAT INCLUDES CLASSROOM INSTRUCTION OR PRACTICE DRIVING OF THE NUMBER OF HOURS THAT THE MOTOR VEHICLE ADMINISTRATION REQUIRES; AND

(III) FOR WHICH THE INSURED HAS RECEIVED A CERTIFICATE THAT CERTIFIES THE COMPLETION OF THE COURSE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 242(c)(7) and (8).