

(c) (7) No insurer under an automobile liability insurance policy [shall] MAY classify or maintain an insured in a classification entailing a higher premium because of the insured's claim experience for a period longer than three years after the filing of the last claim by or against the insured, and no such insurer [shall] MAY classify or maintain an insured in a classification entailing a higher premium because of the insured's driving record for a period longer than three years after the obtaining of the last point or points by the insured under [Part IV of Subtitle 6 of Article 66 1/2 of the Annotated Code of Maryland] THE POINT SYSTEM PROVIDED FOR IN TITLE 16, SUBTITLE 4 OF THE TRANSPORTATION ARTICLE.

243C.

(a) The Executive Director shall determine the premiums to be charged on policies issued by the Fund, subject to approval by the Commissioner of Insurance. The provisions of § 242 (c) of this article shall apply to the determination of premiums by the Executive Director, but nothing in said § 242 (c) or in this subtitle shall preclude the Executive Director from basing premiums on the number of points accumulated by an insured or applicant for insurance under the point system provided for in [Part IV of Subtitle 6 of Article 66 1/2 of the Annotated Code of Maryland (1970 Replacement Volume)] TITLE 16, SUBTITLE 4 OF THE TRANSPORTATION ARTICLE, or upon the prior claims experience of an insured or applicant for insurance, or both.

243D.

(e) (1) If the executive director finds that, after being insured by the Fund for any ten months during an 18-month period, an insured had (i) ten or more points under the point system established under [Part IV of Article 66 1/2] TITLE 16, SUBTITLE 4 OF THE TRANSPORTATION ARTICLE and one or more chargeable accidents, as defined in the rules and rates schedules of the Maryland Automobile Insurance Fund filed with the Commissioner of Insurance, which produce a claim payment of \$300 or more, based upon third-party liability, or (ii) three or more chargeable accidents, as defined in the rules and rates schedules of the Maryland Automobile Insurance Fund filed with the Commissioner of Insurance, without regard to the number of points, he shall refer the matter to the Motor Vehicle Administrator for a determination. If, after a hearing, the Administrator suspends or revokes the insured's driving license, the executive director shall cancel or nonrenew the policy of insurance after the notice required by § 240A(c). If the policy of insurance covers a spouse or other household member of the family of the policyholder, the cancellation of the policy shall not cancel the coverage of the spouse or family member who has not had his or her