§ 2332. Non-commercial private passenger automobile insurance rates; experienced and inexperienced principal operators. With respect to non-commercial private passenger automobiles, no filing of a rate, rating plan, rating rule or rate manual applicable to motor vehicle collision insurance, the insurance provided for in section five thousand one hundred three of this chapter, bodily injury liability insurance or property damage liability insurance shall be approved by the superintendent unless, in accordance with a regulation issued after a public hearing, the filing reflects an appropriate rate differential between an experienced and inexperienced principal operator.