OR DISABILITY of an applicant or policyholder unless there is actuarial justification for the differential.

- (b) (1) No person shall make or permit any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of health insurance or in the benefits payable thereunder, or in any of the terms, or conditions of such contract, or in any other manner whatever.
- (2) Notwithstanding any other provisions in this section, an insurer may not make or permit any differential in ratings, premium payments or dividends for any reason based on the sex of an applicant or policyholder unless there is actuarial justification for the differential.
- (3) Notwithstanding any other provisions in this section, an insurer may not make or permit any differential in ratings, premium payments or dividends for any reason based on the blindness OR OTHER PHYSICAL HANDICAP OR DISABILITY of an applicant or policyholder unless there is actuarial justification for the differential.

226.

- (c) (1) No insurer shall make or permit any unfair discrimination between insured or property having like insuring or risk characteristics, in the premium or rates charged for insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the insurance.
- (2) Notwithstanding any other provisions in this section, an insurer may not make or permit any differential in ratings, premium payments or dividends for any reason based on the sex OR PHYSICAL HANDICAP OR DISABILITY of an applicant or policyholder unless there is actuarial justification for the differential.

234A.

(a) No insurer, agent or broker shall cancel or refuse to underwrite or renew a particular insurance risk or class of risk for any reason based in whele or in part upon race, color, creed, sex, or blindness OR OTHER PHYSICAL HANDICAP OR DISABILITY of an applicant or policyholder or for any arbitrary, capricious, or unfairly discriminatory reason. In the case of a cancellation of or refusal to renew a policy, provided the insured requests of the Commissioner that a review be undertaken of the insurer's action prior to the effective date of termination of the policy, and provided the Commissioner initiates action toward issuance of a finding in accord with \$ 234C, such policy shall remain in effect until such finding is issued. No insurer, agent or broker may cancel or refuse to