

27-501.

(a) (2) Except as provided in this section, an insurer or insurance producer may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk except by the application of standards that are reasonably related to the insurer's economic and business purposes.

(l) (1) In the case of private passenger motor vehicle insurance, standards reasonably related to the insurer's economic and business purposes under subsection (a)(2) of this section include, but are not limited to, the following and do not require statistical validation:

(i) a material misrepresentation in connection with the application, policy, or presentation of a claim;

(ii) nonpayment of premium;

(iii) subject to § 27-606 of this title, revocation or suspension of the driver's license or motor vehicle registration within the preceding 2-year period:

1. of the named insured or covered driver under the policy;

and

2. for reasons related to the driving record of the driver;

(iv) subject to § 27-606 of this title, two or more motor vehicle accidents or any combination of three or more accidents and moving violations within the preceding 3-year period for which the insured was at fault for the accidents;

(v) subject to § 27-606 of this title, three or more moving violations against the insured or a covered driver under the policy within the preceding 2-year period;

(vi) subject to § 27-606 of this title, conviction of the named insured or a covered driver under the policy of any of the following:

1. [driving while intoxicated or impaired by drugs] A VIOLATION OF § 21-902(A), (C), OR (D) OF THE TRANSPORTATION ARTICLE;

2. homicide, assault, reckless endangerment, or criminal negligence arising out of the operation of the motor vehicle; or

3. using the motor vehicle to participate in a felony;

(vii) any other standard approved by the Commissioner that is based on factors that adversely affect the losses or expenses of the insurer under its approved rating plan and for which statistical validation is unavailable or is unduly burdensome to produce; and

(viii) any other standard set forth in regulations adopted by the Commissioner that is found to be reasonably related to the insurer's economic and business purposes.