

(c) An insurer, agent, or broker may not make an inquiry about race, creed, color, or national origin in an insurance form, questionnaire, or other manner of requesting general information that relates to an application for insurance.

(d) With respect to automobile liability insurance, an insurer may not:

(1) cancel, refuse to renew, or otherwise terminate coverage for an automobile insurance risk because of a traffic violation or accident that occurred more than 3 years before the effective date of the policy or renewal; or

(2) refuse to underwrite an automobile insurance risk because of a traffic violation or accident that occurred more than 3 years before the date of application.

(e) An insurer may not refuse to underwrite a private passenger motor vehicle insurance risk solely because the applicant or named insured previously obtained insurance coverage from any authorized insurer or the Maryland Automobile Insurance Fund.

(f) In the case of cancellation of or refusal to renew a policy, the policy remains in effect until a finding is issued under § 27-505 of this subtitle if:

(1) the insured asks the Commissioner to review the cancellation or refusal to renew before the effective date of the termination of the policy; and

(2) the Commissioner begins action to issue a finding under § 27-505 of this subtitle.

(g) At a hearing to determine whether this section has been violated, the burden of persuasion is on the insurer to show that the cancellation or refusal to underwrite or renew is justified under the underwriting standards demonstrated.

(h) (1) This subsection applies to insurance underwriting standards for all health, life, disability, property, and casualty coverages provided in the State.

(2) At the request of the Commissioner, each insurer shall file with the Commissioner a copy of its underwriting standards, including any amendments or supplements.

(3) The Commissioner may review and examine the underwriting standards to ensure compliance with this article.

(4) Each insurer may request a finding by the Commissioner that its underwriting standards filed with the Commissioner be considered confidential commercial information under § 10-617(d) of the State Government Article.

(5) The Commissioner shall adopt regulations to carry out this subsection.

~~(i) (1) SUBJECT TO THE PROVISIONS OF PARAGRAPHS (2) AND (3) OF THIS SUBSECTION, THE COMMISSIONER SHALL ADOPT REGULATIONS THAT IDENTIFY STANDARDS THAT ARE REASONABLY RELATED TO AN INSURER'S ECONOMIC AND BUSINESS PURPOSES AS PROVIDED UNDER SUBSECTION (A)(2) OF THIS SECTION, INCLUDING STANDARDS FOR WHICH STATISTICAL VALIDATION IS NOT REQUIRED.~~