

~~(2) WITH RESPECT TO HOMEOWNER'S INSURANCE, AN INSURER MAY NOT:~~

~~(I) CANCEL, REFUSE TO RENEW, OR OTHERWISE TERMINATE COVERAGE FOR A HOMEOWNER'S INSURANCE RISK BECAUSE THE INSURED MADE TWO OR FEWER CLAIMS WITHIN A 3 YEAR PERIOD FOR LOSSES RESULTING FROM WEATHER RELATED EVENTS; OR~~

~~(II) REFUSE TO UNDERWRITE A HOMEOWNER'S RISK BECAUSE THE APPLICANT MADE TWO OR FEWER CLAIMS WITHIN A 3 YEAR PERIOD FOR LOSSES RESULTING FROM WEATHER RELATED EVENTS.~~

~~(3) WITH RESPECT TO PRIVATE PASSENGER MOTOR VEHICLE INSURANCE, AN INSURER MAY NOT:~~

~~(I) CANCEL, REFUSE TO RENEW, OR OTHERWISE TERMINATE COVERAGE FOR A PRIVATE PASSENGER MOTOR VEHICLE INSURANCE RISK BECAUSE THE INSURED MADE TWO OR FEWER CLAIMS WITHIN A 3 YEAR PERIOD FOR LOSSES WHERE THE INSURED WAS DETERMINED NOT TO BE AT FAULT FOR THE LOSS; OR~~

~~(II) REFUSE TO UNDERWRITE A PRIVATE PASSENGER MOTOR VEHICLE RISK BECAUSE THE APPLICANT MADE TWO OR FEWER CLAIMS WITHIN A 3 YEAR PERIOD FOR LOSSES WHERE THE APPLICANT WAS DETERMINED NOT TO BE AT FAULT FOR THE LOSS.~~

(I) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, WITH RESPECT TO HOMEOWNER'S INSURANCE, AN INSURER MAY NOT CANCEL OR REFUSE TO UNDERWRITE OR RENEW COVERAGE FOR HOMEOWNER'S INSURANCE BASED ON THE CLAIMS HISTORY OF AN APPLICANT OR INSURED WHERE TWO OR FEWER OF THE CLAIMS WITHIN THE PRECEDING 3 YEAR PERIOD WERE FOR LOSSES RESULTING FROM WEATHER RELATED EVENTS FOR WEATHER-RELATED CLAIMS, UNLESS THERE WERE THREE OR MORE WEATHER-RELATED CLAIMS WITHIN THE PRECEDING 3 YEARS.

(2) AN INSURER MAY CONSIDER CLAIMS FOR WEATHER-RELATED EVENTS FOR THE PURPOSE OF CANCELING OR REFUSING TO UNDERWRITE OR RENEW COVERAGE IF:

(I) THE INSURED MADE THREE OR MORE CLAIMS FOR LOSSES RESULTING FROM WEATHER RELATED EVENTS IN THE PRECEDING 3 YEAR PERIOD; OR

(II) THE INSURER PROVIDED WRITTEN NOTICE TO THE INSURED FOR REASONABLE OR CUSTOMARY REPAIRS OR REPLACEMENT SPECIFIC TO THE INSURED'S PREMISES OR DWELLING WHICH THE INSURED FAILED TO MAKE AND WHICH, IF MADE, WOULD HAVE PREVENTED THE LOSS FOR WHICH A CLAIM WAS MADE.

(J) (1) IN THE CASE OF HOMEOWNER'S INSURANCE, STANDARDS REASONABLY RELATED TO AN INSURER'S ECONOMIC AND BUSINESS PURPOSE UNDER SUBSECTION (A)(2) OF THIS SECTION, INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING AND DO NOT REQUIRE STATISTICAL VALIDATION: