

(1) (I) A MATERIAL MISREPRESENTATION IN CONNECTION WITH THE APPLICATION, POLICY, OR PRESENTATION OF A CLAIM;

(2) (II) NONPAYMENT OF PREMIUM;

(3) (III) A CHANGE IN THE PHYSICAL CONDITION OR CONTENTS OF THE PREMISES OR DWELLING WHICH RESULTS IN AN INCREASE IN A HAZARD INSURED AGAINST AND WHICH, IF PRESENT AND KNOWN TO THE INSURER PRIOR TO THE ISSUANCE OF THE POLICY, THE INSURER WOULD NOT HAVE ISSUED THE POLICY;

(4) (IV) CONVICTION:

1. WITHIN THE PRECEDING 3-YEAR 5-YEAR PERIOD, OF ARSON; OR OTHER CRIME WHICH DIRECTLY INCREASES THE HAZARD INSURED AGAINST

2. WITHIN THE PRECEDING 3-YEAR PERIOD, OF A CRIME WHICH DIRECTLY INCREASES THE HAZARD INSURED AGAINST;

(5) (V) SUBJECT TO SUBSECTION (I) OF THIS SECTION, THE CLAIMS HISTORY OF THE INSURED WHERE THE INSURED MAKES MORE THAN THREE CLAIMS IN THE PRECEDING 3-YEAR PERIOD; AND

(6) (VI) 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

(VII) 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.

(2) AN INSURER IS NOT REQUIRED TO PRODUCE STATISTICAL VALIDATION THAT EXCLUDES WEATHER-RELATED CLAIMS OR THAT MAKES ANY DISTINCTION BETWEEN WEATHER-RELATED CLAIMS AND NONWEATHER-RELATED CLAIMS IN ORDER TO SUSTAIN THE INSURER'S BURDEN OF PERSUASION UNDER SUBSECTION (G) OF THIS SECTION WITH RESPECT TO A CANCELLATION OR REFUSAL TO RENEW FOR A REASON THAT IS NOT LISTED IN THIS SUBSECTION.

(K) WITH RESPECT TO PRIVATE PASSENGER MOTOR VEHICLE INSURANCE, AN INSURER MAY NOT CANCEL OR REFUSE TO UNDERWRITE OR RENEW COVERAGE 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 ACCIDENTS OR LOSSES WHERE THE INSURED WAS NOT AT FAULT FOR THE LOSS.

(L) (I) 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:

(1) (I) A MATERIAL MISREPRESENTATION IN CONNECTION WITH THE APPLICATION, POLICY, OR PRESENTATION OF A CLAIM;