

(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) 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-YEAR PERIOD.

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

(1) 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:

(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 36 MONTHS 5-YEAR PERIOD, OF ARSON; OR OTHER CRIME WHICH DIRECTLY INCREASES THE HAZARD INSURED AGAINST