

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

(6) (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 AUTOMOBILE 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) (1) IN THE CASE OF PRIVATE PASSENGER AUTOMOBILE 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;

(2) (II) NONPAYMENT OF PREMIUM;

(3) (III) SUBJECT TO § 27-606 OF THIS TITLE, REVOCATION OR SUSPENSION OF THE DRIVER'S LICENSE OR MOTOR VEHICLE REGISTRATION WITHIN THE PREVIOUS 2 YEARS PRECEDING 2-YEAR PERIOD:

(4) 1. OF THE NAMED INSURED OR COVERED DRIVER UNDER THE POLICY; AND

(4) 2. FOR REASONS RELATED TO THE DRIVING RECORD OF THE DRIVER;

(4) (IV) SUBJECT TO § 27-606 OF THIS TITLE, TWO OR MORE MOTOR VEHICLE ACCIDENTS OR ANY COMBINATION OF THREE OR MORE ACCIDENTS AND