

~~(8)~~ (7) AN UNDERWRITING STANDARD SUBJECT TO THIS SUBSECTION SHALL

~~(H)~~ BE DEMONSTRATED OBJECTIVELY; AND

~~(H)~~ INCLUDE CONSIDERATION OF PAST AND PROSPECTIVE LOSS EXPERIENCE WITHIN AND OUTSIDE THE STATE.

~~(9)~~ THE INFORMATION FILED UNDER PARAGRAPH (2)(H)1 AND 3 OF THIS SUBSECTION SHALL BE OPEN TO PUBLIC INSPECTION AS SOON AS IT IS FILED COMPLY WITH ALL APPLICABLE LAWS.

(B) IF AN INSURER HAS ADOPTED AN UNDERWRITING STANDARD THAT REQUIRES A DEDUCTIBLE EQUAL TO A PERCENTAGE OF THE "COVERAGE A - DWELLING LIMIT" OF THE POLICY ~~LIMITS OF THE POLICY~~ IN THE CASE OF A HURRICANE OR OTHER ~~RELATED~~ STORM, THE DEDUCTIBLE MAY ONLY BE APPLICABLE BEGINNING AT THE TIME THE NATIONAL HURRICANE CENTER OF THE NATIONAL WEATHER SERVICE ISSUES A HURRICANE WARNING FOR ANY PART OF THE ~~STATE~~ STATE WHERE THE INSURED'S HOME IS LOCATED AND ENDING 24 HOURS FOLLOWING THE TERMINATION OF THE LAST HURRICANE WARNING ISSUED FOR ANY PART OF THE ~~STATE~~ STATE IN WHICH THE INSURED'S HOME IS LOCATED.

(C) (1) AN INSURER THAT HAS ADOPTED AN UNDERWRITING STANDARD THAT REQUIRES A DEDUCTIBLE EQUAL TO A PERCENTAGE OF THE "COVERAGE A - DWELLING LIMIT" OF THE POLICY ~~LIMITS OF THE POLICY~~ IN THE CASE OF A HURRICANE OR OTHER ~~RELATED~~ STORM SHALL PROVIDE A POLICYHOLDER WITH AN ANNUAL STATEMENT EXPLAINING THE MANNER IN WHICH THE DEDUCTIBLE IS APPLIED.

(2) THE INSURER SHALL SEND A COPY OF THE FORM USED TO PROVIDE THE NOTICE REQUIRED UNDER PARAGRAPH (1) OF THIS SUBSECTION TO THE COMMISSIONER PRIOR TO ITS USE.

(D) THE COMMISSIONER MAY ADOPT REGULATIONS TO IMPLEMENT THE PROVISIONS OF THIS SECTION.

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~~(A) AN INSURER SHALL OFFER A PREMIUM DISCOUNT ON A HOMEOWNER'S INSURANCE POLICY TO AN INSURED WHO SUBMITS PROOF OF IMPROVEMENTS MADE TO THE INSURED PREMISES AS A MEANS OF MITIGATING LOSS FROM A HURRICANE OR OTHER RELATED STORM~~ AN INSURER SHALL