

~~(2) AN INSURER MAY NOT REFUSE TO UNDERWRITE A PROPERTY AND CASUALTY INSURANCE RISK OR INCREASE THE PREMIUM BECAUSE OF THE CREDIT HISTORY OF THE APPLICANT OR NAMED INSURED.~~

~~(2) AN INSURER MAY NOT USE THE CREDIT HISTORY OF AN APPLICANT OR INSURED, IN WHOLE OR IN PART.~~

~~(H) TO CANCEL, REFUSE TO RENEW, OR REFUSE TO UNDERWRITE A PERSONAL LINES PROPERTY AND CASUALTY INSURANCE RISK, OR~~

~~(H) TO RATE A PERSONAL LINES PROPERTY AND CASUALTY INSURANCE RISK IN ANY MANNER, INCLUDING:~~

~~1. THE PROVISION OR REMOVAL OF A DISCOUNT;~~

~~2. ASSIGNING THE INSURED OR APPLICANT TO A RATING TIER; OR~~

~~3. PLACING AN INSURED OR APPLICANT WITH AN AFFILIATED COMPANY.~~

(E-1) (1) IN THIS SUBSECTION "CREDIT HISTORY" MEANS ANY WRITTEN, ORAL, OR OTHER COMMUNICATION OF ANY INFORMATION BY A CONSUMER REPORTING AGENCY BEARING ON A CONSUMER'S CREDITWORTHINESS, CREDIT STANDING, OR CREDIT CAPACITY THAT IS USED OR EXPECTED TO BE USED, OR COLLECTED IN WHOLE OR IN PART, FOR THE PURPOSE OF DETERMINING PERSONAL LINES INSURANCE PREMIUMS OR ELIGIBILITY FOR COVERAGE.

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

(I) REFUSE TO UNDERWRITE, CANCEL, OR REFUSE TO RENEW A RISK BASED, IN WHOLE OR IN PART, ON THE CREDIT HISTORY OF AN APPLICANT OR INSURED;

(II) RATE A RISK BASED, IN WHOLE OR IN PART, ON THE CREDIT HISTORY OF AN APPLICANT OR INSURED IN ANY MANNER, INCLUDING:

1. THE PROVISION OR REMOVAL OF A DISCOUNT;

2. ASSIGNING THE INSURED OR APPLICANT TO A RATING TIER; OR

3. PLACING AN INSURED OR APPLICANT WITH AN AFFILIATED COMPANY; OR

(III) REQUIRE A PARTICULAR PAYMENT PLAN BASED, IN WHOLE OR IN PART, ON THE CREDIT HISTORY OF THE INSURED OR APPLICANT.

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