

HOUSE BILL 1398

C4

6lr3616

By: **Delegate Jameson**

Introduced and read first time: February 12, 2016

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance – Discrimination Based on Driving History of Applicant**
3 **or Insured**

4 FOR the purpose of prohibiting an insurer, with respect to homeowner's insurance, from
5 refusing to underwrite, canceling, or refusing to renew a risk, rating a risk, or
6 requiring a particular payment plan based, in whole or in part, on the driving history
7 of an applicant or insured; providing for the application of this Act; and generally
8 relating to prohibitions on discrimination with respect to homeowner's insurance.

9 BY adding to

10 Article – Insurance

11 Section 27–501(s)

12 Annotated Code of Maryland

13 (2011 Replacement Volume and 2015 Supplement)

14 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

15 That the Laws of Maryland read as follows:

16 **Article – Insurance**

17 27–501.

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

19 **(1) REFUSE TO UNDERWRITE, CANCEL, OR REFUSE TO RENEW A RISK**
20 **BASED, IN WHOLE OR IN PART, ON THE DRIVING HISTORY OF AN APPLICANT OR**
21 **INSURED;**

22 **(2) RATE A RISK BASED, IN WHOLE OR IN PART, ON THE DRIVING**
23 **HISTORY OF AN APPLICANT OR INSURED IN ANY MANNER, INCLUDING:**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



- 1 **(I) THE PROVISION OR REMOVAL OF A DISCOUNT;**
2 **(II) ASSIGNING THE APPLICANT OR INSURED TO A RATING TIER;**
3 **OR**
4 **(III) PLACING THE APPLICANT OR INSURED WITH AN AFFILIATED**
5 **COMPANY; OR**
6 **(3) REQUIRE A PARTICULAR PAYMENT PLAN BASED, IN WHOLE OR IN**
7 **PART, ON THE DRIVING HISTORY OF AN APPLICANT OR INSURED.**

8 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
9 policies of homeowner's insurance issued, delivered, or renewed in the State on and after
10 October 1, 2016.

11 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
12 October 1, 2016.