Chapter 514

### (Senate Bill 289)

### AN ACT concerning

# Maryland Insurance Commissioner Administration – Rate Making for Automobile and Homeowner's Insurance — Reports

FOR the purpose of repealing provisions of law that require the Maryland Insurance Commissioner to provide to the Governor and the General Assembly certain reports on the effect of competitive rating on the insurance markets in the State; repealing provisions of law that require the Commissioner, on or before a certain date each year, to submit a report to the General Assembly about the use of territory as a factor in establishing private passenger automobile insurance rates by insurers and the Maryland Automobile Insurance Fund; requiring the Maryland Insurance Administration to continue to collect and analyze data relating to the competitiveness of certain insurance markets and notify the Governor and the General Assembly if there are certain changes; requiring the Administration to continue to review and analyze certain information regarding the use of a certain factor in establishing certain rates and notify the Governor and the General Assembly if there are certain changes; requiring the Administration, on request, to make certain information available in accordance with certain provisions of law; and generally relating to reports by the Maryland Insurance Commissioner rate making for private passenger automobile and homeowner's insurance.

#### BY repealing

Article – Insurance Section 11–338 and 11–339 Annotated Code of Maryland (2011 Replacement Volume and 2016 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

#### Article - Insurance

[11–338.

- (a) The Commissioner shall provide detailed reports on a current continuing basis to the Governor and, subject to § 2–1246 of the State Government Article, the General Assembly on the effect of competitive rating on the insurance markets in the State.
- (b) The reports required under this section shall be submitted on or before December 1 of each year.]

**[**11–339.

- (a) On or before July 1 of each year, the Commissioner shall submit a report, in accordance with § 2–1246 of the State Government Article, to the General Assembly about the use of territory as a factor in establishing private passenger automobile insurance rates by insurers and the Maryland Automobile Insurance Fund.
  - (b) The report shall provide information on:
- (1) the number of insurers actively engaged in providing private passenger automobile insurance coverage in the State; and
- (2) the number of insurers that use territory as a factor in establishing private passenger automobile insurance rates.]

## SECTION 2. AND BE IT FURTHER ENACTED, That the Maryland Insurance Administration shall:

- (1) continue to collect and analyze data relating to the competitiveness of the private passenger automobile insurance and homeowner's insurance markets in the State and notify the Governor and, in accordance with § 2–1246 of the State Government Article, the General Assembly if there are any notable changes;
- (2) continue to review and analyze the information provided by private passenger automobile insurance carriers under § 11–216 of the Insurance Article regarding the use of territory as a factor in establishing rates for private passenger automobile insurance and notify the Governor and, in accordance with § 2–1246 of the State Government Article, the General Assembly if there are any notable changes; and
- (3) on request, make information gathered under items (1) and (2) of this section available in accordance with applicable provisions of the Insurance Article and the Public Information Act.

SECTION  $\stackrel{\triangle}{=}$  3. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2017.

Approved by the Governor, May 4, 2017.