

# HOUSE BILL 431

C4

0lr0716  
CF 0lr3479

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By: **Delegates C. Watson, Bagnall, Bhandari, Branch, Brooks, Charkoudian, Crosby, Crutchfield, Cullison, Dumais, Fennell, Healey, Hettleman, C. Jackson, Lierman, McIntosh, Patterson, Reznik, Rogers, Saab, Terrasa, Valderrama, and Valentino-Smith**

Introduced and read first time: January 23, 2020

Assigned to: Economic Matters

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## A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle and Homeowner's Insurance – Use of Claim History in Rating**  
3 **Policies**

4 FOR the purpose of prohibiting an insurer, with respect to private passenger motor vehicle  
5 insurance, from increasing the premium for an insured based on a homeowner's  
6 insurance claim; prohibiting an insurer, with respect to homeowner's insurance,  
7 from increasing the premium for an insured based on a private passenger motor  
8 vehicle insurance claim; providing for a delayed effective date; and generally relating  
9 to rating policies of homeowner's insurance and private passenger motor vehicle  
10 insurance.

11 BY adding to  
12 Article – Insurance  
13 Section 27–501(e–2)(8) and (9)  
14 Annotated Code of Maryland  
15 (2017 Replacement Volume and 2019 Supplement)

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

18 **Article – Insurance**

19 27–501.

20 (e–2) **(8) WITH RESPECT TO PRIVATE PASSENGER MOTOR VEHICLE**  
21 **INSURANCE, AN INSURER MAY NOT INCREASE THE PREMIUM FOR AN INSURED**  
22 **BASED ON A HOMEOWNER'S INSURANCE CLAIM.**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1                   **(9) WITH RESPECT TO HOMEOWNER'S INSURANCE, AN INSURER MAY**  
2 **NOT INCREASE THE PREMIUM FOR AN INSURED BASED ON A PRIVATE PASSENGER**  
3 **MOTOR VEHICLE INSURANCE CLAIM.**

4                   SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July  
5 1, 2021.