

Chapter 558

(Senate Bill 470)

AN ACT concerning

**Motor Vehicle and Homeowner’s Insurance – Use of Claim History in Rating Policies**

FOR the purpose of prohibiting an insurer, with respect to private passenger motor vehicle insurance, from increasing the premium for an insured based on a homeowner’s insurance claim under certain circumstances; prohibiting an insurer, with respect to homeowner’s insurance, from increasing the premium for an insured based on a private passenger motor vehicle insurance claim under certain circumstances; authorizing certain insurers to consider certain information when rating certain insurance policies under certain circumstances; providing for a delayed effective date; and generally relating to rating policies of homeowner’s insurance and private passenger motor vehicle insurance.

BY adding to

Article – Insurance

Section 27–501(e–2)(8) and (9)

Annotated Code of Maryland

(2017 Replacement Volume and 2019 Supplement)

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

**Article – Insurance**

27–501.

(e–2) (8) ~~WITH RESPECT TO PRIVATE PASSENGER MOTOR VEHICLE INSURANCE, AN INSURER MAY NOT INCREASE THE PREMIUM FOR AN INSURED~~

(I) AT THE TIME A POLICY OF PRIVATE PASSENGER MOTOR VEHICLE INSURANCE IS INITIALLY ISSUED, AN INSURER MAY CONSIDER THE APPLICANT’S HOMEOWNER’S INSURANCE CLAIM HISTORY WHEN RATING THE POLICY.

(II) AT RENEWAL, AN INSURER MAY NOT INCREASE THE PREMIUM FOR A POLICY OF PRIVATE PASSENGER MOTOR VEHICLE INSURANCE BASED ON A HOMEOWNER’S INSURANCE CLAIM.

(9) ~~WITH RESPECT TO HOMEOWNER’S INSURANCE, AN INSURER MAY NOT INCREASE THE PREMIUM FOR AN INSURED~~

**(I) AT THE TIME A POLICY OF HOMEOWNER’S INSURANCE IS INITIALLY ISSUED, AN INSURER MAY CONSIDER THE APPLICANT’S MOTOR VEHICLE CLAIM HISTORY WHEN RATING THE POLICY.**

**(II) AT RENEWAL, AN INSURER MAY NOT INCREASE THE PREMIUM FOR A POLICY OF HOMEOWNER’S INSURANCE BASED ON A PRIVATE PASSENGER MOTOR VEHICLE INSURANCE CLAIM.**

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

**Enacted under Article II, § 17(c) of the Maryland Constitution, May 8, 2020.**