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**Senate Bill 470**  
**Motor Vehicle and Homeowner's Insurance – Use of Claim History**  
**in Rating Policies**

**Senate Finance Committee – Hearing: February 12, 2020**

**SUPPORT**

The People's Insurance Counsel Division ("PICD") supports Senate Bill 470 as it is written. This bill will prohibit an insurer, with respect to private passenger motor vehicle insurance, from increasing the premium for an insured based on a homeowner's insurance claim; and will prohibit an insurer, with respect to homeowner's insurance, from increasing the premium for an insured based on a private passenger motor vehicle insurance claim.

This is a common-sense approach to keep the means of determining homeowner's and motor vehicle insurance premiums separate and discrete. It is difficult to imagine how a claim on a homeowner's insurance policy, such as wind and hail damage, should impact a person's auto insurance premium. Likewise, it is difficult to envision how a claim on an auto insurance policy, such as for a fender bender, should affect a homeowner's insurance premium.

For the above reasons and in the interests of Maryland insurance consumers, the PICD supports Senate Bill 470 and urges a favorable report.

A handwritten signature in blue ink, appearing to read "J.P. McLane".

**John P. McLane**  
**Assistant Attorney General**  
**People's Insurance Counsel Division**

