

(PRE-FILED)

SB 387/95 - FIN

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**By: Senator Boozer**

Requested: June 21, 1995

Introduced and read first time: January 10, 1996

Assigned to: Finance

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Committee Report: Favorable

Senate action: Adopted

Read second time: March 20, 1996

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CHAPTER \_\_\_\_

1 AN ACT concerning

2 **Motor Vehicle Insurance - Underwriting Standards**

3 FOR the purpose of prohibiting an insurer from refusing to underwrite any private  
4 passenger motor vehicle insurance risk because of the credit history of the applicant  
5 or named insured.

6 BY repealing and reenacting, with amendments,  
7 Article 48A - Insurance Code  
8 Section 234A(e)  
9 Annotated Code of Maryland  
10 (1994 Replacement Volume and 1995 Supplement)

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

13 **Article 48A - Insurance Code**

14 234A.

15 (e) An insurer may not refuse to underwrite any private passenger motor vehicle  
16 insurance risk [solely]:

17 (1) SOLELY because the applicant or named insured previously obtained  
18 insurance coverage from any authorized insurer or the Maryland Automobile Insurance  
19 Fund; OR

20 (2) BECAUSE OF THE CREDIT HISTORY OF THE APPLICANT OR NAMED  
21 INSURED.

SENATE BILL 13

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1           SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
2 October 1, 1996.