
By: Senator Boozer

Introduced and read first time: January 9, 1997

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Private Passenger Motor Vehicle Insurance - Discrimination in Underwriting - Credit**
3 **History of Applicant**

4 FOR the purpose of prohibiting an insurer from refusing to underwrite a private
5 passenger motor vehicle insurance risk solely because of the credit history of the
6 applicant or named insured; and generally relating to discrimination in underwriting
7 in private passenger motor vehicle insurance.

8 BY repealing and reenacting, with amendments,
9 Article - Insurance
10 Section 27-501(e)
11 Annotated Code of Maryland
12 (1995 Volume and 1996 Supplement)
13 (As enacted by Chapter _____ (H.B. 11) of the Acts of the General Assembly of
14 1997)

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

17 **Article - Insurance**

18 27-501.

19 (e) An insurer may not refuse to underwrite a private passenger motor vehicle
20 insurance risk solely:

21 (1) because the applicant or named insured previously obtained insurance
22 coverage from any authorized insurer or the Maryland Automobile Insurance Fund; OR

23 (2) BECAUSE OF THE CREDIT HISTORY OF THE APPLICANT OR NAMED
24 INSURED.

25 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
26 October 1, 1997.