

SENATE BILL 8

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SB 120/97 - FIN

1998 Regular Session
8r0276

(PRE-FILED)

By: **Senator Boozer**
Requested: August 25, 1997
Introduced and read first time: January 14, 1998
Assigned to: Finance

Committee Report: Favorable
Senate action: Adopted
Read second time: February 17, 1998

CHAPTER _____

1 AN ACT concerning

2 **Private Passenger Motor Vehicle Insurance - Discrimination in**
3 **Underwriting - Credit 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
7 underwriting 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 (1997 Volume)

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

15 **Article - Insurance**

16 27-501.

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

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

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

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take
4 effect October 1, 1998.