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By: **Senator Conway**  
Introduced and read first time: February 5, 1999  
Assigned to: Finance

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A BILL ENTITLED

1 AN ACT concerning

2 **Automobile Liability Insurance and Homeowner's Insurance - Prohibited**  
3 **Inquiries - Claims History**

4 FOR the purpose of prohibiting an automobile liability insurer or a homeowner's  
5 insurer from asking an applicant or an insured about the claims history of the  
6 applicant or the insured for any time preceding a certain period of time under  
7 certain circumstances; and generally relating to prohibited inquiries in  
8 automobile liability insurance and homeowner's insurance.

9 BY repealing and reenacting, with amendments,  
10 Article - Insurance  
11 Section 27-501(c)  
12 Annotated Code of Maryland  
13 (1997 Volume and 1998 Supplement)

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

16 **Article - Insurance**

17 27-501.

18 (c) (1) An insurer, agent, or broker may not make an inquiry about race,  
19 creed, color, or national origin in an insurance form, questionnaire, or other manner of  
20 requesting general information that relates to an application for insurance.

21 (2) WITH RESPECT TO AUTOMOBILE LIABILITY INSURANCE OR  
22 HOMEOWNER'S INSURANCE, AN INSURER MAY NOT ASK, IN AN INSURANCE FORM,  
23 QUESTIONNAIRE, OR OTHER MANNER OF REQUESTING INFORMATION, AN  
24 APPLICANT OR AN INSURED ABOUT THE CLAIMS HISTORY OF THE APPLICANT OR  
25 THE INSURED FOR ANY TIME PRECEDING THE 3-YEAR PERIOD THAT THE INSURER  
26 MAY CONSIDER AND USE AS A BASIS FOR CANCELING OR REFUSING TO RENEW  
27 COVERAGE OR REFUSING TO UNDERWRITE UNDER THIS SECTION.

1 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
2 October 1, 1999.