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By: **Delegate Weir**  
Introduced and read first time: February 9, 2000  
Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2                                   **Property and Casualty Insurance - Flood Insurance - Communications to**  
3                                   **Property Owners by Insurers**

4 FOR the purpose of prohibiting insurers that issue or deliver policies or contracts of  
5 flood insurance in Maryland from sending a communication, directly or through  
6 an agent, to a property owner offering to provide flood insurance to the property  
7 owner unless the property owner resides within certain areas identified on a  
8 certain map; specifying the forms of communication to which this Act applies;  
9 providing that this Act does not apply to a communication sent by an insurer to  
10 a property owner at the request of the property owner; and generally relating to  
11 communications sent to property owners by insurers that issue or deliver flood  
12 insurance in Maryland.

13 BY adding to  
14 Article - Insurance  
15 Section 19-112  
16 Annotated Code of Maryland  
17 (1997 Volume and 1999 Supplement)

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

20                                   **Article - Insurance**

21 19-112.

22 (A) THIS SECTION APPLIES ONLY TO THE FOLLOWING FORMS OF  
23 COMMUNICATION:

- 24 (1) A COMPUTER ON-LINE TRANSMISSION;
- 25 (2) A FACSIMILE TRANSMISSION;
- 26 (3) A LETTER OR OTHER FORM OF WRITTEN COMMUNICATION;
- 27 (4) A TELEGRAPHIC COMMUNICATION; AND

1           (5)     A TELEPHONIC TRANSMISSION.

2     (B)     AN INSURER THAT ISSUES OR DELIVERS POLICIES OR CONTRACTS OF  
3 FLOOD INSURANCE IN THE STATE MAY NOT SEND A COMMUNICATION, DIRECTLY OR  
4 THROUGH AN AGENT, TO A PROPERTY OWNER IN THE STATE OFFERING TO PROVIDE  
5 FLOOD INSURANCE TO THE PROPERTY OWNER UNLESS THE PROPERTY OWNER  
6 RESIDES WITHIN AN AREA IDENTIFIED AS A ZONE A OR ZONE B AREA ON A CURRENT  
7 FLOOD INSURANCE RATE MAP PUBLISHED BY THE FEDERAL EMERGENCY  
8 MANAGEMENT AGENCY.

9     (C)     THIS SECTION DOES NOT APPLY TO A COMMUNICATION SENT BY AN  
10 INSURER TO A PROPERTY OWNER AT THE REQUEST OF THE PROPERTY OWNER.

11     SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
12 October 1, 2000.