

**Department of Legislative Services**  
Maryland General Assembly  
2000 Session

**FISCAL NOTE**

House Bill 624 (Delegate Weir)

Economic Matters

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

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This bill prohibits insurers from sending a communication, directly or through an agent, to a property owner offering to provide flood insurance unless the property owner resides within an area identified as a Zone A or Zone B area on a current flood insurance rate map published by the Federal Emergency Management Agency. The bill applies only to communications by computer on-line transmission, facsimile, letter or other form of written communication, telegraph, or telephone.

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**Fiscal Summary**

**State Effect:** Enforcement could be handled with existing resources.

**Local Effect:** None.

**Small Business Effect:** Minimal.

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**Analysis**

**Current Law:** No provision of law specifically restricts the marketing of flood insurance.

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**Additional Information**

**Prior Introductions:** None.

**Cross File:** None.

**Information Source(s):** Maryland Insurance Administration, Office of the Attorney General  
(Consumer Protection Division), Department of Legislative Services

**Fiscal Note History:** First Reader - February 22, 2000  
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