

(PRE-FILED)

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By: **Delegate Krysiak**  
Requested: November 3, 2001  
Introduced and read first time: January 9, 2002  
Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle Insurance - Discrimination in Underwriting Based on Credit**  
3 **History - Extension of Prohibition**

4 FOR the purpose of extending the termination of certain provisions relating to  
5 discrimination in underwriting based on credit history and to confidentiality of  
6 certain programs and models used for credit rating purposes; and generally  
7 relating to discrimination in underwriting.

8 BY repealing and reenacting, with amendments,  
9 Chapter 576 of the Acts of the General Assembly of 1998  
10 Section 3

11 BY repealing and reenacting, without amendments,  
12 Article - Insurance  
13 Section 11-307(c) and 27-501(e)  
14 Annotated Code of Maryland  
15 (1997 Volume and 2001 Supplement)

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

18 **Chapter 576 of the Acts of 1998**

19 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
20 October 1, 1998. It shall remain effective for a period of [4] 6 years and, at the end of  
21 September 30, [2002] 2004, with no further action required by the General Assembly,  
22 this Act shall be abrogated and of no further force and effect.

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**Article - Insurance**

2 11-307.

3 (c) (1) Except as provided in paragraph (3) of this subsection, each filing  
4 and any supporting information filed under this subtitle shall be open to public  
5 inspection as soon as filed.

6 (2) On request and payment of a reasonable charge, a person may obtain  
7 copies of a filing and any supporting information.

8 (3) An insurer may request a finding by the Commissioner that a  
9 computer program, model, or algorithm used to develop or create a credit score for  
10 rating purposes be considered confidential commercial information under § 10-671(d)  
11 of the State Government Article.

12 27-501.

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

15 (1) because the applicant or named insured previously obtained  
16 insurance coverage from any authorized insurer or the Maryland Automobile  
17 Insurance Fund; or

18 (2) because of the credit history of the applicant or named insured.

19 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
20 October 1, 2002.