
By: **Delegates Nathan-Pulliam, Burns, Kirk, Krysiak, Marriott, Menes,
Minnick, and Weir**

Introduced and read first time: February 24, 2005

Assigned to: Rules and Executive Nominations

A BILL ENTITLED

1 AN ACT concerning

2 **Credit Insurance - Refusal to Issue Policies Based on Age - Prohibited**

3 FOR the purpose of prohibiting insurers that deliver or issue for delivery in the State
4 policies of credit life insurance, credit health insurance, or credit involuntary
5 unemployment insurance from refusing to issue a policy to an applicant based
6 solely on the applicant's age; and generally relating to credit life, credit health,
7 and credit involuntary unemployment insurance.

8 BY repealing and reenacting, with amendments,
9 Article - Insurance
10 Section 13-104
11 Annotated Code of Maryland
12 (2002 Replacement Volume and 2004 Supplement)

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 13-104.

17 (A) Each policy of credit life insurance, credit health insurance, or credit
18 involuntary unemployment benefit insurance shall be:

19 (1) delivered or issued for delivery in the State only by an authorized
20 insurer; and

21 (2) issued only through a holder of a license, certificate of authority, or
22 certificate of qualification issued by the Commissioner.

23 (B) AN INSURER THAT DELIVERS OR ISSUES FOR DELIVERY IN THE STATE
24 POLICIES OF CREDIT LIFE INSURANCE, CREDIT HEALTH INSURANCE, OR CREDIT
25 INVOLUNTARY UNEMPLOYMENT INSURANCE MAY NOT REFUSE TO ISSUE A POLICY
26 TO AN APPLICANT BASED SOLELY ON THE APPLICANT'S AGE.

1 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take
2 effect October 1, 2005.