
By: **Senator Klausmeier**

Introduced and read first time: January 19, 2005

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance - Rating - Claims History**

3 FOR the purpose of prohibiting certain homeowner's insurance providers from
4 considering certain claims when rating certain risks; providing for the
5 application of this Act; and generally relating to homeowner's insurance.

6 BY adding to

7 Article - Insurance

8 Section 27-914

9 Annotated Code of Maryland

10 (2002 Replacement Volume and 2004 Supplement)

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

13 **Article - Insurance**

14 27-914.

15 (A) THIS SECTION APPLIES TO AN INSURER THAT PROVIDES HOMEOWNER'S
16 INSURANCE IN THE STATE.

17 (B) IF AN INSURER CONSIDERS THE CLAIMS HISTORY OF AN INSURED OR AN
18 APPLICANT FOR HOMEOWNER'S INSURANCE FOR PURPOSES OF RATING A RISK, THE
19 INSURER MAY NOT CONSIDER A CLAIM BY THE INSURED OR AN APPLICANT FOR
20 HOMEOWNER'S INSURANCE AGAINST THE INSURER TO OBTAIN BENEFITS DUE
21 UNDER A POLICY THAT AROSE OUT OF A LOSS PROXIMATELY CAUSED BY A THIRD
22 PARTY.

23 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
24 personal lines homeowner's insurance policies and contracts issued, delivered, or
25 renewed on or after October 1, 2005.

26 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
27 October 1, 2005.