

SENATE BILL 957

C4

8lr3435

By: **Senator Stone**

Introduced and read first time: February 27, 2008

Assigned to: Rules

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance - Issuance and Renewal of Policies in Certain**
3 **Geographic Areas**

4 FOR the purpose of prohibiting certain insurers from refusing to issue or renew a
5 policy of homeowner's insurance solely because the subject of the risk or the
6 applicant's or insured's address is located in a certain geographic area;
7 providing for the application of this Act; and generally relating to homeowner's
8 insurance and the issuance and renewal of contracts in certain geographic areas
9 in the State.

10 BY adding to

11 Article - Insurance

12 Section 19-208

13 Annotated Code of Maryland

14 (2006 Replacement Volume and 2007 Supplement)

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

17 **Article - Insurance**

18 **19-208.**

19 **NOTWITHSTANDING ANY OTHER PROVISION OF LAW, AN INSURER MAY**
20 **NOT REFUSE TO ISSUE OR RENEW A POLICY OF HOMEOWNER'S INSURANCE**
21 **SOLELY BECAUSE THE SUBJECT OF THE RISK OR THE APPLICANT'S OR**
22 **INSURED'S ADDRESS IS LOCATED IN A CERTAIN GEOGRAPHIC AREA IN THE**
23 **STATE.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
2 applications for homeowner's insurance policies and contracts received and
3 homeowner's insurance policies and contracts issued, delivered, or renewed in the
4 State on or after the effective date of this Act.

5 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
6 October 1, 2008.