HB1383/103728/2

BY: Delegate Beidle

<u>AMENDMENTS TO HOUSE BILL 1383</u>
(First Reading File Bill)

AMENDMENT NO. 1

On page 1, in line 2, strike "Property and Casualty" and substitute "<u>Homeowner's</u>"; in line 3, strike "altering" and substitute "<u>establishing</u>"; in line 4, strike "certain insurance contracts" and substitute "<u>a policy of homeowner's insurance</u>"; in line 17, after "hearing;" insert "<u>providing that certain provisions of law do not apply to certain policies of homeowner's insurance;</u>"; in line 18, strike "property and casualty" and substitute "<u>homeowner's</u>"; and after line 23, insert:

"<u>BY adding to</u>
      <u>Article – Insurance</u>
      <u>Section 19-214</u>
      <u>Annotated Code of Maryland</u>
      <u>(2011 Replacement Volume)</u>".

AMENDMENT NO. 2

On page 2, in line 1, after "(a)" insert "**THIS SECTION DOES NOT APPLY TO A POLICY OF HOMEOWNER'S INSURANCE THAT IS SUBJECT TO § 19-214 OF THIS TITLE.**

      (B)";

in line 2, strike "**OR EXCLUDE CERTAIN PERILS**"; in lines 5, 8, 14, and 15, in each instance, strike the bracket; strike beginning with "**THE**" in line 8 down through "**WRITING**" in line 13; in line 14, strike "(b)" and substitute "**(C)**"; strike beginning with "**THE**" in line 15 down through "**STATE**" in line 17; after line 17, insert:

"**19-214.**

(Over)

(A)   **AN INSURER MAY NOT REFUSE TO ISSUE OR RENEW A POLICY OF HOMEOWNER'S INSURANCE SOLELY BECAUSE THE SUBJECT OF THE RISK OR THE APPLICANT'S OR INSURED'S ADDRESS IS LOCATED IN A CERTAIN GEOGRAPHIC AREA OF THE STATE UNLESS:**

(1)   **THE INSURER HAS ADOPTED A WRITTEN UNDERWRITING STANDARD DESIGNATING THE GEOGRAPHIC AREA;**

(2)   **THE INSURER HAS FILED THE UNDERWRITING STANDARD FOR APPROVAL BY THE COMMISSIONER; AND**

(3)   **THE COMMISSIONER HAS APPROVED THE UNDERWRITING STANDARD IN WRITING.**

(B)   **THE FILING REQUIRED UNDER SUBSECTION (A) OF THIS SECTION SHALL BE MADE AT LEAST 90 DAYS BEFORE THE INSURER PROPOSES TO IMPLEMENT THE UNDERWRITING STANDARD IN THE STATE.**".

AMENDMENT NO. 3

On page 2, in line 30, strike "**120**" and substitute "**90**".

On page 3, in line 1, strike "**120-DAY**" and substitute "**90-DAY**"; and in lines 3 and 18, in each instance, strike "**60**" and substitute "**30**".