

# HOUSE BILL 191

C4  
HB 1748/18 – HRU

9lr1026  
CF SB 607

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By: **Delegates Sydnor, Barve, Brooks, Dumais, Fennell, Gilchrist, Guyton,  
R. Lewis, Queen, and P. Young**

Introduced and read first time: January 23, 2019

Assigned to: Economic Matters

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Committee Report: Favorable with amendments

House action: Adopted

Read second time: February 26, 2019

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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Homeowner's Insurance – Discrimination in Underwriting and Rating – Status**  
3 **as Surviving Spouse**

4 FOR the purpose of prohibiting an insurer, with respect to homeowner's insurance, from  
5 increasing the premium of an insured who becomes a surviving spouse based solely  
6 on the insured's change in marital status; providing for a delayed effective date; and  
7 generally relating to homeowner's insurance.

8 BY repealing and reenacting, without amendments,  
9 Article – Insurance  
10 Section ~~27-501(e-2)(1)~~ and (2)  
11 Annotated Code of Maryland  
12 (2017 Replacement Volume and 2018 Supplement)

13 BY ~~repealing and reenacting, with amendments,~~ adding to  
14 Article – Insurance  
15 Section ~~27-501(e-2)(2)~~ 27-501(e-2)(7)  
16 Annotated Code of Maryland  
17 (2017 Replacement Volume and 2018 Supplement)

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

20 **Article – Insurance**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 27-501.

2 (e-2) (1) In this subsection, "credit history" means any written, oral, or other  
3 communication of any information by a consumer reporting agency bearing on a consumer's  
4 creditworthiness, credit standing, or credit capacity that is used or expected to be used, or  
5 collected in whole or in part, for the purpose of determining personal lines insurance  
6 premiums or eligibility for coverage.

7 (2) With respect to homeowner's insurance, an insurer may not:

8 (i) refuse to underwrite, cancel, or refuse to renew a risk based, in  
9 whole or in part, on the credit history of an applicant or insured;

10 (ii) rate a risk based, in whole or in part, on the credit history of an  
11 applicant or insured in any manner, including:

12 1. the provision or removal of a discount;

13 2. assigning the insured or applicant to a rating tier; or

14 3. placing an insured or applicant with an affiliated  
15 company; ~~for~~

16 (iii) require a particular payment plan based, in whole or in part, on  
17 the credit history of the insured or applicant; ~~OR.~~

18 ~~(IV) (7)~~ **WITH RESPECT TO HOMEOWNER'S INSURANCE, AN**  
19 **INSURER MAY NOT INCREASE THE PREMIUM FOR AN INSURED WHO BECOMES A**  
20 **SURVIVING SPOUSE BASED SOLELY ON THE INSURED'S CHANGE IN MARITAL STATUS.**

21 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
22 ~~October~~ January 1, 2019 2020.

Approved:

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Governor.

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Speaker of the House of Delegates.

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President of the Senate.