

## Chapter 331

**(Senate Bill 607)**

AN ACT concerning

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

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

BY repealing and reenacting, without amendments,  
 Article – Insurance  
 Section 27–501(e–2)(1) and (2)  
 Annotated Code of Maryland  
 (2017 Replacement Volume and 2018 Supplement)

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

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

**Article – Insurance**

27–501.

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

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

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

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

1. the provision or removal of a discount;
2. assigning the insured or applicant to a rating tier; or
3. placing an insured or applicant with an affiliated company; ~~for~~

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

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

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

**Approved by the Governor, April 30, 2019.**