

# HOUSE BILL 148

C4

5lr1134

(PRE-FILED)

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By: **Delegate Ziegler**

Requested: October 7, 2024

Introduced and read first time: January 8, 2025

Assigned to: Economic Matters

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## A BILL ENTITLED

1 AN ACT concerning

2 **Private Passenger Motor Vehicle Insurance – Premium Increase – Prohibition**

3 FOR the purpose of prohibiting an insurer, with respect to private passenger motor vehicle  
4 insurance, from increasing a policy premium based on the claims history of an  
5 insured where two or fewer of the claims within a certain time period were for  
6 occurrences where the insured was not at fault for the loss; and generally relating to  
7 private passenger motor vehicle insurance.

8 BY repealing and reenacting, with amendments,

9 Article – Insurance

10 Section 27–501(k)

11 Annotated Code of Maryland

12 (2017 Replacement Volume and 2024 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

14 That the Laws of Maryland read as follows:

15 **Article – Insurance**

16 27–501.

17 (k) With respect to private passenger motor vehicle insurance, an insurer may not  
18 cancel or refuse to renew coverage **OR INCREASE THE PREMIUM OF THE PRIVATE**  
19 **PASSENGER MOTOR VEHICLE INSURANCE POLICY** based on the claims history of an  
20 insured where two or fewer of the claims within the preceding 3–year period were for  
21 accidents or losses where the insured was not at fault for the loss.

22 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect

23 October 1, 2025.

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

