

SENATE BILL 304

C4
SB 551/25 – FIN

6lr1050

By: **Senators Bailey, Carozza, Feldman, Gallion, Guzzone, Hettleman, King,
Lewis Young, Love, Ready, Salling, and West**

Introduced and read first time: January 21, 2026

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Collisions With Wild Animals – Prohibited Actions by Insurer**

3 FOR the purpose of prohibiting an insurer, with respect to private passenger motor vehicle
4 insurance, from increasing a premium, adding a surcharge, or removing, altering, or
5 refusing to consider a discount based on a certain type of accident or loss caused by
6 a collision with a free-roaming wild animal; and generally relating to private
7 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 2025 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
18 not:

19 **(1)** cancel or refuse to renew coverage 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; **OR**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(2) INCREASE A PREMIUM, ADD A SURCHARGE, OR REMOVE, ALTER,**
2 **OR REFUSE TO CONSIDER A DISCOUNT BASED ON ACCIDENTS OR LOSSES:**

3 **(I) CAUSED BY A COLLISION WITH A FREE-ROAMING WILD**
4 **ANIMAL; AND**

5 **(II) FOR WHICH THE INSURED WAS NOT AT FAULT FOR THE**
6 **LOSS.**

7 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
8 October 1, 2026.