

CANDACE McLAREN LANHAM
Chief Deputy Attorney General

CAROLYN A. QUATTROCKI
Deputy Attorney General

LEONARD J. HOWIE III
Deputy Attorney General

CHRISTIAN E. BARRERA
Chief Operating Officer

ZENITA WICKHAM HURLEY
Chief, Equity, Policy, and Engagement

PETER V. BERNS
General Counsel



DORIANNE A. MELOY
Counsel
People's Insurance Counsel Division

ANTHONY G. BROWN
Attorney General

STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
PEOPLE'S INSURANCE COUNSEL DIVISION

March 5, 2024

TO: The Honorable C.T. Wilson
Chair, Economic Matters

FROM: Dorianne A. Meloy, Counsel
People's Insurance Counsel Division

Re: HB 1283- Insurance – Discrimination – Sexual Orientation and Gender Identity
(FAV)

The People's Insurance Counsel Division of the Office of the Attorney General (the "Division") supports House Bill 1283 sponsored by Delegates Martinez, Acevero, Bagnall, Cullison, Fair, Fennell, Foley, Kaiser, R. Lewis, Roberts, Taylor, and Vogel.

The Division reviews all medical professional liability and homeowners' insurance matters before the Maryland Insurance Commissioner on behalf of Maryland consumers. As part of its legislative mandate, the Division may recommend to the General Assembly legislation on any matter that the Division considers would promote the interests of insurance consumers.

Discrimination against an applicant or insured, including discrimination based on sexual orientation or gender identity, for homeowners or medical professional liability insurance is of a concern to the Division. This bill includes application to lines of insurance, including homeowners' and/or medical professional liability insurance. The bill would repeal and reenact with amendments, Article – Insurance, Sections 27–501(a)(1) and (b), 27–502(a), (b), and (e), 27–503(d), and 27–910(b). The Division notes that Section 27-910 applies to health care insurance. Additionally, this bill would repeal and reenact without amendment Insurance Article, Section 15–1A–22 which also primarily applies to health insurance.

For these reasons, the Division requests, to the extent that the bill affects either homeowners and/or medical professional liability insurance, the Economic Matters Committee issue a favorable report.

Cc: Delegate Ashanti Martinez, et al.
Members, Economic Matters Committee