

HOUSE BILL 191

C4
HB 1748/18 – HRU

9lr1026
CF 9lr2148

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

A BILL ENTITLED

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; and generally relating to homeowner's
7 insurance.

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

13 BY repealing and reenacting, with amendments,
14 Article – Insurance
15 Section 27–501(e–2)(2)
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**

21 27–501.

22 (e–2) (1) In this subsection, “credit history” means any written, oral, or other
23 communication of any information by a consumer reporting agency bearing on a consumer's
24 creditworthiness, credit standing, or credit capacity that is used or expected to be used, or

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



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; [or]

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

(IV) 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 1, 2019.