

HOUSE BILL 1442

C4

EMERGENCY BILL

71r2559

By: **Delegate Rudolph**

Rules suspended

Introduced and read first time: March 20, 2007

Rules suspended

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Homeowner's Insurance – Issuance and Renewal of Policies in Certain**
3 **Geographic Areas**

4 FOR the purpose of prohibiting certain insurers from refusing to issue or renew a
5 policy of homeowner's insurance solely because the subject of the risk or the
6 applicant's or insured's address is located in a certain geographic area;
7 providing for the application of this Act; making this Act an emergency
8 measure; and generally relating to homeowner's insurance and the issuance and
9 renewal of contracts in certain geographic areas in the State.

10 BY adding to
11 Article – Insurance
12 Section 19–208
13 Annotated Code of Maryland
14 (2006 Replacement Volume and 2006 Supplement)

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

17 **Article – Insurance**

18 **19–208.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **NOTWITHSTANDING ANY OTHER PROVISION OF LAW, AN INSURER MAY**
2 **NOT REFUSE TO ISSUE OR RENEW A POLICY OF HOMEOWNER'S INSURANCE**
3 **SOLELY BECAUSE THE SUBJECT OF THE RISK OR THE APPLICANT'S OR**
4 **INSURED'S ADDRESS IS LOCATED IN A CERTAIN GEOGRAPHIC AREA IN THE**
5 **STATE.**

6 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
7 applications for homeowner's insurance policies and contracts received and
8 homeowner's insurance policies and contracts issued, delivered, or renewed in the
9 State on or after the effective date of this Act.

10 SECTION 3. AND BE IT FURTHER ENACTED, That this Act is an emergency
11 measure, is necessary for the immediate preservation of the public health or safety,
12 has been passed by a ye and nay vote supported by three-fifths of all the members
13 elected to each of the two Houses of the General Assembly, and shall take effect from
14 the date it is enacted.