

Article - Insurance

27-501.

(a) (1) An insurer or insurance producer may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk for a reason based wholly or partly on race, color, creed, sex, or blindness of an applicant or policyholder or for any arbitrary, capricious, or unfairly discriminatory reason.

(2) Except as provided in this section, an insurer or insurance producer may not cancel or refuse to underwrite or renew a particular insurance risk or class of risk except by the application of standards that are reasonably related to the insurer's economic and business purposes.

(b) (1) An insurer may not require special conditions, facts, or situations as a condition to its acceptance or renewal of a particular insurance risk or class of risks in an arbitrary, capricious, unfair, or discriminatory manner based wholly or partly on race, creed, color, sex, religion, national origin, place of residency, blindness, or other physical handicap or disability.

(2) Actuarial justification may be considered with respect to sex.

(c) (1) **[An] EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION, AN** insurer or insurance producer may not make an inquiry about race, creed, color, or national origin in an insurance form, questionnaire, or other manner of requesting general information that relates to an application for insurance.

(2) SUBJECT TO § 27-914 OF THIS TITLE, ~~A HEALTH INSURER, AN INSURER THAT PROVIDES HEALTH INSURANCE, NONPROFIT HEALTH SERVICE PLAN, OR HEALTH MAINTENANCE ORGANIZATION~~ MAY MAKE AN INQUIRY ABOUT RACE AND ETHNICITY IN AN INSURANCE FORM, QUESTIONNAIRE, OR OTHER MANNER REQUESTING GENERAL INFORMATION, PROVIDED THE INFORMATION IS USED SOLELY FOR THE EVALUATION OF QUALITY OF CARE OUTCOMES AND PERFORMANCE MEASUREMENTS, INCLUDING THE COLLECTION OF INFORMATION REQUIRED UNDER § 19-134 OF THE HEALTH - GENERAL ARTICLE.

27-914.

(A) THIS SECTION DOES NOT APPLY TO LIFE INSURANCE POLICIES, ANNUITY CONTRACTS, LONG-TERM CARE INSURANCE POLICIES, OR DISABILITY INSURANCE POLICIES.