

CHAPTER 424

(Senate Bill 45)

AN ACT concerning

Insurance - Discrimination Against Physically Handicapped
or Disabled Persons

FOR the purpose of prohibiting providers of life, health, property, casualty, motor vehicle, and surety insurance from engaging in certain discriminatory practices on the basis of the physical handicap or disability of their policyholders; and relating generally to discrimination by insurers against persons with a physical handicap or disability.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code
Section 223, 226(c), 234A~~(a)~~ and (b), 234AA(a), (b),
and (d), and 240C(d)
Annotated Code of Maryland
(1972 Replacement Volume and 1978 Supplement)

BY adding to

Article 48A - Insurance Code
Section 240F-1
Annotated Code of Maryland
(1972 Replacement Volume and 1978 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That section(s) of the Annotated Code of Maryland be repealed, amended, or enacted to read as follows:

Article 48A - Insurance Code

223.

(a) (1) No person shall make or permit any unfair discrimination between individuals of the same class and equal expectation of life in the rates charged for any contract of life insurance or of life annuity or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of such contract.

(2) Notwithstanding any other provisions in this section, an insurer may not make or permit any differential in ratings, premium payments or dividends for any reason based on the blindness OR OTHER PHYSICAL HANDICAP