

~~(IV) WORK WITH LOCAL GOVERNMENTS TO COORDINATE AND STREAMLINE HEALTH PERMITS FOR FARMING AND ON-FARM ACTIVITIES.~~

~~(4) THE SECRETARY SHALL ADOPT REGULATIONS RELATING TO THE OPERATION AND STAFFING OF THE AGRICULTURAL OMBUDSMAN PROGRAM.~~

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2006.

Approved May 16, 2006.

CHAPTER 454

(House Bill 285)

AN ACT concerning

Homeowner's Insurance - Underwriting, Premium Increases, Cancellation, and Refusal to Renew

FOR the purpose of prohibiting an insurer, with respect to homeowner's insurance, from refusing to underwrite a risk, increasing a premium, or canceling or refusing to renew coverage based in whole or in part on claims filed by a previous owner of the property to be insured or that is insured unless the refusal to underwrite, cancellation, or refusal to renew is based on a physical inspection of the property or on certain inquiries by a policyholder or an insured or an insurance producer on behalf of an insured; defining a certain term; and generally relating to homeowner's insurance coverage.

BY adding to

Article - Insurance

Section 27-501(p)

Annotated Code of Maryland

(2002 Replacement Volume and 2005 Supplement)

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

Article - Insurance

27-501.

(P) (1) IN THIS SUBSECTION, "INQUIRY" MEANS A TELEPHONE CALL OR OTHER COMMUNICATION TO AN INSURER REGARDING THE TERMS AND CONDITIONS OF A HOMEOWNER'S INSURANCE POLICY INCLUDING A TELEPHONE CALL OR OTHER COMMUNICATION ABOUT WHETHER THE POLICY PROVIDES COVERAGE FOR A PARTICULAR LOSS OR THE PROCESS FOR FILING A CLAIM.