- (2) WITH RESPECT TO HOMEOWNER'S INSURANCE, AN INSURER MAY NOT REFUSE TO UNDERWRITE A RISK, INCREASE A PREMIUM. OR CANCEL OR REFUSE TO RENEW COVERAGE BASED IN WHOLE OR IN PART ON:
- (1) HOMEOWNER'S INSURANCE CLAIMS MADE BY A PREVIOUS OWNER OF THE PROPERTY TO BE INSURED OR THAT IS INSURED BY THE INSURER UNLESS THE REFUSAL TO UNDERWRITE, CANCELLATION, OR REFUSAL TO RENEW IS BASED ON A PHYSICAL INSPECTION OF THE PROPERTY; OR
- (2) AN INQUIRY BY A POLICYHOLDER OR AN INSURED OR AN INSURANCE PRODUCER ON BEHALF OF AN INSURED THAT DOES NOT RESULT IN THE PAYMENT OF A CLAIM.

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

Approved May 16, 2006.

## CHAPTER 455

(House Bill 288)

AN ACT concerning

## Local Property Tax - Credit for Individuals at Least 75 70 Years Old

FOR the purpose of authorizing the Mayor and City Council of Baltimore City or the governing body of a county or of a municipal corporation to grant, by law, a tax credit against the county or municipal corporation property tax imposed on certain real property owned by an individual of at least a certain age and of certain income; authorizing the county or municipal corporation to provide, by law, for the amount, the duration, eligibility criteria, regulations, procedures, and any other provision necessary to carry out this Act; providing for the application of this Act; and generally relating to a tax credit against the county or municipal corporation property tax imposed on certain real property owned by an individual of at least a certain age and of certain income.

BY adding to

Article – Tax – Property

Section 9-243

Annotated Code of Maryland

(2001 Replacement Volume and 2005 Supplement)

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