

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2005. It shall remain effective for a period of 1 year and, at the end of June 30, 2006, with no further action required by the General Assembly, this Act shall be abrogated and of no further force and effect.

Approved May 10, 2005.

CHAPTER 424
(House Bill 1248)

AN ACT concerning

**Private Passenger Motor Vehicle Insurance *and Homeowner's Insurance* -
Underwriting Standards *and Requirements* - Active Duty Military Personnel
Returning from Overseas**

FOR the purpose of prohibiting an insurer, except under certain circumstances, from denying, refusing to renew, or cancelling coverage or increasing rates with respect to private passenger motor vehicle insurance for certain military personnel because they fail to meet underwriting standards that require continuous coverage; prohibiting an insurer, except under certain circumstances, from denying, refusing to renew, or canceling coverage or increasing rates with respect to homeowner's insurance for certain military personnel because they fail to meet underwriting standards that require continuous coverage; prohibiting an insurer from denying, refusing to renew, or canceling coverage or increasing rates with respect to homeowner's insurance for certain military personnel because they fail to meet occupancy requirements under certain circumstances; clarifying the applicability of certain standards related to an insurer's economic and business purposes; and generally relating to underwriting standards for private passenger motor vehicle insurance and underwriting standards and requirements for homeowner's insurance.

BY repealing and reenacting, without amendments,

Article - Insurance

Section 27-501(a)

Annotated Code of Maryland

(2002 Replacement Volume and 2004 Supplement)

(As enacted by Chapter 5 of the Acts of the General Assembly of the 2004 Special Session)

BY repealing and reenacting, with amendments,

Article - Insurance

Section ~~27-501(l)(1)~~ 27-501(j)(1) and (l)(1)

Annotated Code of Maryland

(2002 Replacement Volume and 2004 Supplement)