

AN INSURER, AGENT, OR BROKER 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.

(D) AUTOMOBILE LIABILITY INSURANCE.

WITH RESPECT TO AUTOMOBILE LIABILITY INSURANCE, AN INSURER MAY NOT:

(1) CANCEL, REFUSE TO RENEW, OR OTHERWISE TERMINATE COVERAGE FOR AN AUTOMOBILE INSURANCE RISK BECAUSE OF A TRAFFIC VIOLATION OR ACCIDENT THAT OCCURRED MORE THAN 3 YEARS BEFORE THE EFFECTIVE DATE OF THE POLICY OR RENEWAL; OR

(2) REFUSE TO UNDERWRITE AN AUTOMOBILE INSURANCE RISK BECAUSE OF A TRAFFIC VIOLATION OR ACCIDENT THAT OCCURRED MORE THAN 3 YEARS BEFORE THE DATE OF APPLICATION.

(E) PRIOR COVERAGE FROM AUTHORIZED INSURER OR MAIF.

AN INSURER MAY NOT REFUSE TO UNDERWRITE A PRIVATE PASSENGER MOTOR VEHICLE INSURANCE RISK SOLELY BECAUSE THE APPLICANT OR NAMED INSURED PREVIOUSLY OBTAINED INSURANCE COVERAGE FROM ANY AUTHORIZED INSURER OR THE MARYLAND AUTOMOBILE INSURANCE FUND.

(F) POLICY TO REMAIN IN EFFECT.

IN THE CASE OF CANCELLATION OF OR REFUSAL TO RENEW A POLICY, THE POLICY REMAINS IN EFFECT UNTIL A FINDING IS ISSUED UNDER § 27-505 OF THIS SUBTITLE IF:

(1) THE INSURED ASKS THE COMMISSIONER TO REVIEW THE CANCELLATION OR REFUSAL TO RENEW BEFORE THE EFFECTIVE DATE OF THE TERMINATION OF THE POLICY; AND

(2) THE COMMISSIONER BEGINS ACTION TO ISSUE A FINDING UNDER § 27-505 OF THIS SUBTITLE.

(G) BURDEN OF PERSUASION.

AT A HEARING TO DETERMINE WHETHER THIS SECTION HAS BEEN VIOLATED, THE BURDEN OF PERSUASION IS ON THE INSURER TO SHOW THAT THE CANCELLATION OR REFUSAL TO UNDERWRITE OR RENEW IS JUSTIFIED UNDER THE UNDERWRITING STANDARDS DEMONSTRATED.

(H) UNDERWRITING STANDARDS.

(1) THIS SUBSECTION APPLIES TO INSURANCE UNDERWRITING STANDARDS FOR ALL HEALTH, LIFE, DISABILITY, PROPERTY, AND CASUALTY COVERAGES PROVIDED IN THE STATE.