

(iii) Be expedited in every way.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1999.

Approved May 13, 1999.

CHAPTER 366

(Senate Bill 523)

AN ACT concerning

Automobile Liability Insurance and Homeowner's Insurance - Prohibited Inquiries—Claims History Terminations and Refusals

FOR the purpose of prohibiting an automobile liability insurer or a homeowner's insurer from ~~asking an applicant or an insured about the claims history of the applicant or the insured for any time preceding a certain period of time under certain circumstances; and generally relating to prohibited inquiries in canceling, refusing to renew, or otherwise terminating certain coverage or refusing to underwrite a certain risk because of a claim that occurred more than a certain time before the effective date of the policy or renewal or the date of the application for coverage; and general providing for an exception for certain claims involving fraud or arson; and generally relating to~~ automobile liability insurance and homeowner's insurance.

BY repealing and reenacting, with amendments,

Article - Insurance

Section 27-501(e) (d)

Annotated Code of Maryland

(1997 Volume and 1998 Supplement)

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

Article - Insurance

27-501.

(e) (1) ~~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.~~

~~(2) WITH RESPECT TO AUTOMOBILE LIABILITY INSURANCE OR HOMEOWNER'S INSURANCE, AN INSURER MAY NOT ASK, IN AN INSURANCE FORM, QUESTIONNAIRE, OR OTHER MANNER OF REQUESTING INFORMATION, AN APPLICANT OR AN INSURED ABOUT THE CLAIMS HISTORY OF THE APPLICANT OR THE INSURED FOR ANY TIME PRECEDING THE 3 YEAR PERIOD THAT THE INSURER~~