(3) AN INSURER MAY REQUEST A FINDING BY THE COMMISSIONER THAT A COMPUTER PROGRAM, MODEL, OR ALGORITHM USED TO DEVELOP OR CREATE A CREDIT SCORE FOR RATING PURPOSES BE CONSIDERED CONFIDENTIAL COMMERCIAL INFORMATION UNDER § 10-671(D) OF THE STATE GOVERNMENT ARTICLE.

27-501.

- (e) An insurer may not refuse to underwrite a private passenger motor vehicle insurance risk solely:
- (1) because the applicant or named insured previously obtained insurance coverage from any authorized insurer or the Maryland Automobile Insurance Fund; OR
- $\hspace{0.1cm}$ (2) $\hspace{0.1cm}$ BECAUSE OF THE CREDIT HISTORY OF THE APPLICANT OR NAMED INSURED.

SECTION 2. AND BE IT FURTHER ENACTED, That, on or before October 1, 2001, prior to the abrogation of this Act as provided in Section 3 of this Act, the Insurance Commissioner shall conduct a study on the effect, if any, of the provisions of this Act on private passenger motor vehicle insurance premiums and submit a report on the results of the study to the Governor and, subject to § 2-1246 of the State Government Article, the General Assembly.

SECTION 2. 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1998. It shall remain effective for a period of 4 years and, at the end of September 30, 2002, with no further action required by the General Assembly, this Act shall be abrogated and of no further force and effect.

Approved May 21, 1998.

CHAPTER 577

(Senate Bill 71)

AN ACT concerning

Special Police Officers

FOR the purpose of clarifying that the commission of a special police officer may be suspended; authorizing the Governor to delegate to the Secretary of State or Assistant Secretary of State the authority to revoke or suspend a commission of a special police officer; providing that under certain circumstances a commission of a special police officer does not terminate when an employer no longer needs the special police officer's services; requiring a special police officer to surrender certain identification or a certain badge within a certain period of time after termination or suspension of the officer's employment or commission; making stylistic changes; and generally relating to special police officers.

BY repealing and reenacting, with amendments,