

(II) THE LENGTH OF TIME THAT AN INSURED HAS BEEN A POLICYHOLDER WITH THE INSURER;

(III) LOSS MITIGATION OF PREVIOUS LOSSES; AND

(IV) THE AVAILABILITY OF A HIGHER DEDUCTIBLE FOR THE PARTICULAR POLICY AND TYPES OF LOSSES.

(2) IF AN INSURER CONSIDERS CLAIMS HISTORY FOR PURPOSES OF CANCELING OR REFUSING TO UNDERWRITE OR RENEW COVERAGE, THE INSURER SHALL DISCLOSE THE PRACTICE TO AN APPLICANT OR INSURED AT THE INCEPTION OF THE POLICY AND AT EACH RENEWAL.

*SECTION 2. AND BE IT FURTHER ENACTED, That this Act applies on or after October 1, 1998 to claims made in connection with homeowner's insurance or private passenger motor vehicle insurance regardless of the date of the claim.*

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 3 years and, at the end of September 30, 2001, 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.

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## CHAPTER 653

### (Senate Bill 783)

AN ACT concerning

#### Public Utility Companies Article - Cross-References and Corrections

FOR the purpose of correcting certain cross-references to the Public Utility Companies Article in the Annotated Code of Maryland; correcting certain errors and omissions in the Public Utility Companies Article; making stylistic changes; and generally relating to the Public Utility Companies Article.

BY repealing and reenacting, with amendments,

Article 23 - Miscellaneous Companies

Section 182

Annotated Code of Maryland

(1996 Replacement Volume and 1997 Supplement)

BY repealing and reenacting, with amendments,

Article 41 - Governor - Executive and Administrative Departments

Section 10-801(e) and 18-106(c)

Annotated Code of Maryland

(1997 Replacement Volume and 1997 Supplement)