

for a certain time upon a certain notice; providing that a certain filing is deemed approved unless disapproved by a certain time; authorizing the Commissioner to allow a certain insurer to implement a certain plan within a certain time; requiring the Commissioner to approve the plan under certain circumstances; requiring the Commissioner to assess a certain impact; requiring the Commissioner to state certain points of objection and certain amendments under certain circumstances; requiring a certain insurer to file a certain amended plan within a certain time; prohibiting any intended withdrawal in accordance with a certain plan until a certain plan is approved; defining certain terms; requiring the Maryland Department of Planning Housing and Community Development to conduct a certain review and make a certain report by a certain date; providing for the application of this Act; and generally relating to coastal property insurance.

~~BY repealing and reenacting, with amendments,
Article - Insurance
Section 19-107
Annotated Code of Maryland
(2006 Replacement Volume and 2007 Supplement)~~

BY adding to
Article - Insurance
Section 19-208 through ~~19-210~~ 19-211
Annotated Code of Maryland
(2006 Replacement Volume and 2007 Supplement)

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

Article - Insurance

~~19-107.~~

~~(a) An insurer may not refuse to issue or renew a contract of motor vehicle insurance, property insurance, or casualty insurance OR EXCLUDE CERTAIN PERILS solely because the subject of the risk or the applicant's or insured's address is located in a certain geographic area of the State unless:~~

~~(1) [at least 60 days before the refusal, the insurer has filed with the Commissioner a written statement designating the geographic area; and~~

~~(2) the designation has an objective basis and is not arbitrary or unreasonable] THE INSURER HAS ADOPTED A WRITTEN UNDERWRITING STANDARD DESIGNATING THE GEOGRAPHIC AREA;~~