

HOUSE BILL 974

C4

5lr1925

By: **Delegate McComas**

Introduced and read first time: February 13, 2015

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Motor Vehicle Liability Insurance – Daylight Driving Discount for Seniors**

3 FOR the purpose of authorizing certain insurers to offer certain discounts to certain drivers
4 of at least a certain age based on a certain limitation in driving; authorizing certain
5 insurers to retract certain discounts under certain circumstances; providing that a
6 certain policyholder may be required to repay an insurer for a retracted discount
7 under certain circumstances; providing that a discount under this Act applies in
8 addition to certain other discounts that may be available; providing for the
9 application of this Act; and generally relating to motor vehicle liability insurance and
10 discounts.

11 BY adding to
12 Article – Insurance
13 Section 27–908
14 Annotated Code of Maryland
15 (2011 Replacement Volume and 2014 Supplement)

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

18 **Article – Insurance**

19 **27–908.**

20 **(A) AN INSURER THAT ISSUES, SELLS, OR DELIVERS A POLICY OF MOTOR**
21 **VEHICLE LIABILITY INSURANCE IN THE STATE MAY OFFER A DISCOUNT ON THE**
22 **POLICY FOR EACH INSURED MOTORIST UNDER THE POLICY WHO:**

23 **(1) IS AT LEAST 75 YEARS OLD; AND**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(2) AGREES TO LIMIT THE MOTORIST'S OPERATION OF A MOTOR**
2 **VEHICLE TO DAYLIGHT HOURS.**

3 **(B) (1) AN INSURER THAT OFFERS A DISCOUNT UNDER THIS SECTION**
4 **MAY REQUIRE THE RETRACTION OF THE DISCOUNT FROM A MOTORIST WHO IS:**

5 **(I) INVOLVED AS THE DRIVER IN AN ACCIDENT THAT OCCURS**
6 **OUTSIDE DAYLIGHT HOURS WITHOUT SATISFACTORY EXPLANATION; OR**

7 **(II) OTHERWISE FOUND TO BE DRIVING OUTSIDE DAYLIGHT**
8 **HOURS ON A REGULAR BASIS.**

9 **(2) THE HOLDER OF A POLICY ON WHICH A DISCOUNT IS RETRACTED**
10 **UNDER THIS SUBSECTION MAY BE REQUIRED TO REPAY THE AMOUNT OF THE**
11 **DISCOUNT FOR THE FULL POLICY PERIOD.**

12 **(C) AN INSURER MAY OFFER A DISCOUNT UNDER THIS SECTION IN**
13 **ADDITION TO DISCOUNTS BASED ON AGE, MATURE DRIVER TRAINING OR OTHER**
14 **EDUCATION, LOW ANNUAL MILEAGE, RETIRED MILITARY STATUS, OR ANY OTHER**
15 **DISCOUNTS THE INSURER MAY OFFER.**

16 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all
17 policies of private passenger motor vehicle insurance issued, delivered, or renewed in the
18 State on or after October 1, 2015.

19 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
20 October 1, 2015.