

SENATE BILL 172

C4

4lr0512

(PRE-FILED)

By: **Senator Bailey**

Requested: August 29, 2023

Introduced and read first time: January 10, 2024

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Private Passenger Motor Vehicle Insurance – Premium Increases – Collisions**
3 **With Wild Animals**

4 FOR the purpose of prohibiting an insurer, with respect to private passenger motor vehicle
5 insurance, from increasing a premium based on the claims history of an insured
6 where two or fewer of the claims within a certain time period were for a certain type
7 of accident or loss caused by a collision with a free-roaming wild animal; and
8 generally relating to private passenger motor vehicle insurance.

9 BY repealing and reenacting, with amendments,
10 Article – Insurance
11 Section 27–501(k)
12 Annotated Code of Maryland
13 (2017 Replacement Volume and 2023 Supplement)

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

16 **Article – Insurance**

17 27–501.

18 (k) With respect to private passenger motor vehicle insurance, an insurer may
19 not:

20 **(1)** cancel or refuse to renew coverage based on the claims history of an
21 insured where two or fewer of the claims within the preceding 3-year period were for
22 accidents or losses where the insured was not at fault for the loss; **OR**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(2) INCREASE A PREMIUM BASED ON THE CLAIMS HISTORY OF AN**
2 **INSURED WHERE TWO OR FEWER OF THE CLAIMS WITHIN THE IMMEDIATELY**
3 **PRECEDING 3-YEAR PERIOD WERE FOR ACCIDENTS OR LOSSES:**

4 **(I) CAUSED BY A COLLISION WITH A FREE-ROAMING WILD**
5 **ANIMAL; AND**

6 **(II) FOR WHICH THE INSURED WAS NOT AT FAULT FOR THE**
7 **LOSS.**

8 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
9 October 1, 2024.