



Maryland

INSURANCE ADMINISTRATION

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USE OF CREDIT HISTORY FOR HOMEOWNERS INSURANCE

In Maryland, insurers are NOT allowed to review an individual's credit history when pricing a homeowners' insurance policy or when making a decision as to whether to cancel or nonrenew a policy.

Note About Loss History Reports:

Some insurers review not only your loss history (whether you have ever filed homeowners insurance claims for any property), but the loss history of the property (any insurance claims on that particular address), when making a decision on whether to insure you. You should obtain a copy of the loss history reports on any property you own to verify the accuracy of any loss or claim information from the following companies:

- **LexisNexis:** 800-869-0751 or at https://personalreports.lexisnexis.com/fact_act_disclosure.jsp
- **ISO:** 800-709-8842 or at www.verisk.com/underwriting/a-plus-underwriting-verisk-insurance-solutions.html

If you are refused coverage based on information contained in one of these reports, you are entitled to be provided access to the information which led to the adverse decision.