

May 17, 2007

The Honorable Michael E. Busch  
Speaker of the House  
State House  
Annapolis, MD 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed House Bill 634 - *Insurance - Binders or Policies - Personal Insurance*.

This bill applies provisions governing binders or contracts for temporary insurance to personal insurance. The bill also establishes a 10-day notice period for cancellations due to nonpayment of premium during the underwriting period.

Senate Bill 588, which was passed by the General Assembly and signed by me, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 634.

Sincerely,

Martin O'Malley  
Governor