

May 27, 2016

The Honorable Thomas V. Miller, Jr.  
Senate President  
H-107 State House  
Annapolis, MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have vetoed Senate Bill 851 – *Property and Casualty Insurance – Commercial Policies and Workers’ Compensation Insurance Policies – Notices of Premium Increases*.

This bill alters the scope of provisions of law that require an insurer to send to specified persons a specified notice of a premium increase for policies of commercial insurance and policies of workers’ compensation insurance. The bill also provides that the provisions of law do not apply to policies for which the renewal policy premium is an increase of a specified percentage or less over the expiring policy premium.

House Bill 1408, which was passed by the General Assembly and signed by me, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 851.

Sincerely,

Governor Lawrence J. Hogan, Jr.