

May 26, 2006

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 1386 - *Insurance - Viatical Settlements*.

This bill requires a viatical settlement broker to provide a written disclosure to a viator at the time of each application for a viatical settlement; specifies the minimum contents of the written disclosure; and requires oversight by the court and generally provides the framework for the regulation of viatical settlements.

Senate Bill 689, 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 1386.

Very truly yours,

Robert L. Ehrlich, Jr.  
Governor