May 26, 2006

The Honorable Thomas V. Mike Miller, Jr. President of the Senate State House Annapolis, MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed Senate Bill 63 - *Insurance - Prior Approval Rating Law - Exempt Commercial Policyholders*.

This bill alters the annual property and casualty insurance premium dollar amount threshold above which specified insurance policy forms and endorsements issued to specified commercial policyholders are exempt from specified form filing requirements under prior approval insurance rating law; and alters the definition of "exempt commercial policyholder."

House Bill 245, which was passed by the General Assembly and allowed to go into effect without my signature, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 63.

Very truly yours,

Robert L. Ehrlich, Jr. Governor