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 862 - *Insurance - Waiver of Customer Liability - Utility Providers*.

This bill provides that a waiver of customer liability by specified utility providers in a specified agreement between the customer and the utility provider is not considered insurance for purposes of the Insurance Article.

House Bill 956, 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 862.

Very truly yours,

Robert L. Ehrlich, Jr. Governor