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 913 - *Insurance - Notice - Cancellation, Nonrenewal, and Premiums*.

This bill alters requirements relating to specified binders or insurance policies; makes specified binders or insurance policies subject to an underwriting period; alters requirements for insurers to give notice in a specified manner of an intention to cancel or not to renew insurance policies; alters the time period in which an insurer is required to issue a policy or provide notice of cancellation of a binder; provides for a delayed effective date; and requires specified insurers to maintain a specified proof of mailing.

House Bill 570, 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 913.

Very truly yours,

Robert L. Ehrlich, Jr. Governor