

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 948 – *Insurance - Private Passenger Motor Vehicle Liability Insurance - Cancellations, Failures to Renew, Reductions in Coverage, and Premium Increases*.

This bill provides that specified insurers may cancel, fail to renew, or reduce coverage under a binder or policy of private passenger motor vehicle insurance under specified circumstances; alters the contents of a specified notice of proposed action; requires an insurer's statement of actual reason for a proposed action to include a brief statement of the basis for the action; and specifies the minimum contents of the statement.

House Bill 760, 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 948.

Very truly yours,

Robert L. Ehrlich, Jr.
Governor