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 975 – *Insurance - Automobile Insurance and Prosecution of Automobile Theft*.

This bill requires specified insurers that use territory as a factor in establishing automobile insurance rates to submit a statement to the Maryland Insurance Commissioner certifying that the territories used by the insurers have been reviewed within a specified time period and that use of the territories is actuarially justified; requires the Commissioner to submit a specified report to the General Assembly; and specifies the contents of the report.

House Bill 1600, 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 975.

Very truly yours,

Robert L. Ehrlich, Jr. Governor