

May 24, 2019

The Honorable Thomas V. Mike Miller, Jr.
President of the Senate
H-107 State House
Annapolis, MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have vetoed Senate Bill 185 – *Life Insurance – Life of a Minor – Statement on Disclosure*.

This bill 1) allows the statement that must be included on the first page of an application for a life insurance policy on the life of a minor, or an endorsement to the policy, to alternatively be provided on a separate disclosure provided to an applicant at the time of application; and 2) has a delayed effective date, and applies to all policies of life insurance on the life of a minor issued or delivered in the State on or after January 1, 2020.

House Bill 193, 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 185.

Sincerely,

Lawrence J. Hogan, Jr.
Governor