

May 12, 2015

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, today I have vetoed Senate Bill 461 – *Insurance – Surplus Lines – Disability Insurance*.

This bill authorizes the use of surplus lines insurance for disability insurance coverage under specified circumstances; provides that the procurement of specified disability insurance through surplus lines insurance is subject to specified requirements; and provides that the Act applies to all policies and contracts of surplus lines insurance for disability insurance issued, delivered, or renewed in the State on or after October 1, 2015.

House Bill 565, 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 461.

Sincerely,

Governor Lawrence J. Hogan, Jr.