

This bill extends the grace period of life insurance policies, whose premiums are collected by agents, for the duration of a strike by such agents.

The Attorney General has advised me that House Bill 1650 has a defective title and is, therefore, in violation of Article III, Section 29, of the Maryland Constitution. For the reasons given on the attached copy of the Attorney General's opinion, which is to be considered a part of this message, I believe this bill must be vetoed.

Sincerely,
/s/ Marvin Mandel
Governor

Letter from State Law Department on H.B. 1650

May 5, 1975

Hon. Marvin Mandel
Governor of Maryland
State House
Annapolis, Maryland 21401

Re: House Bill 1650

Dear Governor Mandel:

As requested, we have reviewed House Bill 1650, and have found that its form and legal sufficiency are extremely questionable.

I.

Expressed as the purpose of the enactment is:

"the purpose of providing that certain life insurance policies lapsing for a certain reason shall be reinstated and of full force and effect." (emphasis added).

As originally introduced, the bill provided a new Section 416A to Article 48A (the Insurance Code) of the Maryland Code Annotated which, in complete conformity with the title, would have required reinstatement of life insurance policies which had elapsed as a result of a strike by insurance agents. However, without any change in the bill's title, the reinstatement provision was stricken out entirely, and a new provision, which now operates to preclude any lapsing of the policies in the first place, was substituted therefor. A reinstatement of a lapsed policy is substantially different from precluding a lapse of the policy altogether, since, in the former case, there would be no coverage during the