## **VETOES**

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed House Bill 540.

This bill allows an insurance agent to submit, without an appointment, an informal inquiry for life insurance, health insurance, or annuity so long as the agent is qualified by legal certification and the insurer has valid and effective legal authority for that kind of insurance.

Senate Bill 478, which was passed by the General Assembly and signed by me on May 2, 1988, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 540.

Sincerely, William Donald Schaefer Governor

House Bill No. 540

AN ACT concerning

Insurance Agents - Appointments

FOR the purpose of permitting an insurance agent under certain circumstances and with respect to certain kinds of insurance to submit an informal inquiry or solicit an application of insurance without an appointment from the insurer to which the inquiry or application is submitted; requiring an insurer receiving an application for a life insurance policy, health insurance policy, or annuity contract from an agent that holds no valid appointment from the insurer either to reject an application or appoint the agent within a specified period; and generally relating to the appointment of insurance agents.

BY repealing and reenacting, with amendments,

Article 48A - Insurance Code Section 167(c) Annotated Code of Maryland (1986 Replacement Volume and 1987 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article 48A - Insurance Code