WILLIAM DONALD SCHAEFER, Governor

qualifies. These terms are staggered as required by the terms of the members serving on the Commission as of July 1, 1978.

- (2) A member appointed to fill a vacancy in an unexpired term serves only for the remainder of that term and until a successor is appointed and qualifies.
 - (3) A member may be reappointed.
 - (d) Each member of the Commission:
 - (1) Serves without compensation; and
- (2) Is entitled to reimbursement for expenses in accordance with the Standard State Travel Regulations.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1989.

May 25, 1989

The Honorable Thomas V. Mike Miller, Jr. President of the Senate State House Annapolis, Maryland 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed Senate Bill 327.

Senate Bill 327 expressly permits an insured person to request exclusion of coverage for a member of the insured's household under a private passenger automobile insurance policy. The bill provides that premiums charged for a policy that excludes an individual may not reflect the claims experience or driving record of the excluded driver. An individual who is excluded by the named insured is, however, entitled to a policy from the Maryland Automobile Insurance Fund (MAIF) if otherwise qualified.

Article 48A, Section 240C-1 of the Annotated Code of Maryland, currently requires an insurance company to offer to exclude a specific driver from a policy if coverage for that driver would result in cancellation or nonrenewal of the policy, or an increase in the premium. Senate Bill 327 would permit an insured to request an exclusion without satisfying the requirements that a policy cancellation, nonrenewal, or premium increase be imminent. While Senate Bill 327 does not change the provisions