

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 290.

This bill would clarify the definition of what constitutes a fraudulent insurance act under the Insurance Code, alter certain penalties for the commission of certain fraudulent insurance acts, provide confidentiality of information reported to appropriate law enforcement agencies, alter the effective date of certain provisions of law relating to the Insurance Fraud Unit, and increase the membership of the Insurance Fraud Advisory Council.

House Bill 483, which was passed by the General Assembly and signed by me on May 2, 1994, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 290.

Sincerely,
 William Donald Schaefer
 Governor

Senate Bill No. 290

AN ACT concerning

Insurance - Fraudulent Insurance Acts - Clarification and Modification

FOR the purpose of clarifying the definition of what constitutes a fraudulent insurance act under the Insurance Code; deleting from the existing insurance fraud statute certain unnecessary and duplicative language; altering certain penalties for the commission of certain fraudulent insurance acts under the Insurance Code; providing for the confidentiality of information reported to appropriate law enforcement agencies; providing for certain one-party consent monitoring of communications; correcting certain improper statutory references; altering the effective date of certain provisions of law relating to the Insurance Fraud Unit; requiring a certain study; increasing the membership of the Insurance Fraud Advisory Council; and generally relating to the commission, detection, and prosecution of fraudulent insurance acts.

BY repealing and reenacting, with amendments,
 Article 48A - Insurance Code
 Section 233 and 233B(a)
 Annotated Code of Maryland
 (1991 Replacement Volume and 1993 Supplement)

BY repealing and reenacting, with amendments,
 Article - Courts and Judicial Proceedings