

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed Senate Bill 743.

This bill specifies that educational materials, promotional materials, or articles of merchandise that cost less than \$10 (adjusted for inflation), are excepted from the prohibition against a person offering, promising, or giving any valuable consideration not specified in a life or health insurance or annuity contract, regardless of whether a policy is purchased.

House Bill 1083, which was passed by the General Assembly and signed by me on May 8, 1997, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 743.

Sincerely,  
Parris N. Glendening  
Governor

**Senate Bill No. 743**

AN ACT concerning

**Life and Health Insurance and Annuities - Rebates**

FOR the purpose of prohibiting persons from offering, promising, or giving any valuable consideration not specified in a contract of life or health insurance or an annuity contract, with certain exceptions, regardless of whether a policy is purchased; and generally relating to rebates on contracts of life and health insurance and annuity contracts.

BY repealing and reenacting, with amendments,

Article - Insurance

Section 27-209

Annotated Code of Maryland

(1995 Volume and 1996 Supplement)

(As enacted by Chapter — (H.B.11) of the Acts of the General Assembly of 1997)

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

**Article - Insurance**

27-209.

Except as otherwise expressly provided by law, a person may not knowingly:

(1) allow, make, or offer to make a contract of life insurance or health insurance or an annuity contract or an agreement as to the contract other than as plainly expressed in the contract;