

- (1) on request of the applicant or claimant; [or]
- (2) ON REQUEST OF the agent of the applicant or claimant; OR
- (3) ON REQUEST OF THE APPLICANT, A PHYSICIAN OF THE APPLICANT'S

CHOICE.

4-403.

(b) (1) An insurer may disclose specific medical information contained in an insured's medical records to:

(I) the insured; [or]

(II) the insured's agent or representative; OR

(III) ON REQUEST OF THE INSURED, A PHYSICIAN OF THE INSURED'S CHOICE.

4-401. 4-404.

IF A LIFE INSURER DENIES A POLICY OF LIFE INSURANCE TO AN APPLICANT, THE LIFE INSURER SHALL DISCLOSE THE RESULTS OF ANY MEDICAL EXAMINATION ADMINISTERED TO DETERMINE THE APPLICANT'S INSURABILITY TO A PHYSICIAN OF THE APPLICANT'S CHOICE IF THE APPLICANT SO REQUESTS.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1997.

May 22, 1997

The Honorable Casper R. Taylor, Jr.
Speaker of the House
State House
Annapolis MD 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed House Bill 85.

This bill authorizes the Department of Business and Economic Development to extend the contract to run the Maryland Small Business Development Financing Authority until June 30, 2002 with the option for one additional five-year term. Any extension or renewal contract must include performance standards. It increases from \$100,000 to \$500,000 the amount of equity participation financing allowed for a franchise and removes the \$3 million annual cap on total equity participation financing.

Senate Bill 257, which was passed by the General Assembly and signed by me on this date, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 85.

Sincerely,