- [(d)] (E) (1) An insurer may not make or allow unfair discrimination between insureds or properties having like insuring or risk characteristics in:
  - (i) the premium or rates charged for insurance;
  - (ii) the dividends or other benefits payable on the insurance; or
  - (iii) any of the other terms or conditions of the insurance.
- (2) Notwithstanding any other provision of this section, an insurer may not make or allow a differential in ratings, premium payments, or dividends for a reason based on the sex, physical handicap, or disability of an applicant or policyholder unless there is actuarial justification for the differential.
  - [(e)] (F) This section does not prohibit an insurer from:
- (1) paying commissions or other compensation to licensed insurance producers; or
- (2) allowing or returning to its participating policyholders, members, or subscribers lawful dividends, savings, or unabsorbed premium deposits.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2003.

May 22, 2003

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

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed Senate Bill 650 - Vehicle Laws - Local Regulation of Parking - Motorcycles.

This bill prohibits a political subdivision, in the exercise of its authority to regulate parking, from adopting or enforcing an ordinance or regulation that prohibits the parking of more than one motorcycle in a space served by a single parking meter.

House Bill 923, which was passed by the General Assembly and signed by me, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 650.

Sincerely, Robert L. Ehrlich, Jr. Governor

## Senate Bill No. 650

AN ACT concerning