

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed House Bill 634 - *Insurance - Binders or Policies - Personal Insurance*.

This bill applies provisions governing binders or contracts for temporary insurance to personal insurance. The bill also establishes a 10-day notice period for cancellations due to nonpayment of premium during the underwriting period.

Senate Bill 588, which was passed by the General Assembly and signed by me, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 634.

Sincerely,

Martin O'Malley  
Governor

**House Bill 634**

AN ACT concerning

**Insurance - Binders or Policies - Personal Insurance**

FOR the purpose of providing that certain provisions of law regarding binders or policies are applicable to personal insurance; altering certain notice requirements for cancellation of a certain binder or policy for nonpayment of premium; defining a certain term; providing for the application of this Act; and generally relating to binders and policies of personal insurance.

BY repealing and reenacting, with amendments,  
Article - Insurance  
Section 12-106  
Annotated Code of Maryland  
(2003 Replacement Volume and 2006 Supplement)

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

**Article - Insurance**

12-106.

(a) IN THIS SECTION, "PERSONAL INSURANCE" MEANS PROPERTY INSURANCE OR CASUALTY INSURANCE ISSUED TO AN INDIVIDUAL, TRUST,