

- ~~1. REQUIRES A ONE TIME DEPOSIT WITH A GUARANTEED RETURN OF THE DEPOSIT ON TERMINATION OF THE POLICY;~~
- ~~2. HAS AN EFFECTIVE DATE BUT NO EXPIRATION DATE; AND~~
- ~~3. HAS A CONSTANT RATE PER THOUSAND FOR ANY INCREASE IN COVERAGE.~~

(H) ~~With respect to homeowner's insurance, an insurer may not:~~

~~[(i)] 1. cancel, refuse to renew, or otherwise terminate coverage for a homeowner's insurance risk because of a claim that occurred more than 3 years before the effective date of the policy or renewal; [or~~

~~(ii)] 2. refuse to underwrite a homeowner's insurance risk because of a claim that occurred more than 3 years before the date of application; OR~~

~~3. CANCEL A PERPETUAL POLICY OF HOMEOWNER'S INSURANCE BECAUSE OF A CLAIM THAT OCCURRED MORE THAN 5 YEARS BEFORE THE EFFECTIVE DATE OF THE PERPETUAL POLICY.~~

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2002.

May 16, 2002

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, I have today vetoed Senate Bill 813 - Natural Resources - Angler's Licenses.

This bill increases the fees for angler's licenses for a resident license, from \$10 to \$10.50; for a resident short-term license (valid for five days), from \$7 to \$7.50; for a nonresident license, from \$20 to \$20.50; and for a nonresident short-term license (valid for five days), from \$7 to \$7.50. The bill establishes a nonresident short-term license valid for three days and sets a fee of \$5 or a fee equal to the fee charged a Maryland resident by the nonresident's home state for a similar license. The bill also increases the fee an agent keeps for issuing a license from \$0.50 to \$1 and modifies the process agents must follow in issuing a license.

House Bill 1149, 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 813.

Sincerely,
Parris N. Glendening
Governor