



STATE OF MICHIGAN  
EXECUTIVE OFFICE  
LANSING

RICK SNYDER  
GOVERNOR

BRIAN CALLEY  
LT. GOVERNOR

December 27, 2018

Michigan Senate  
Michigan House of Representatives  
State Capitol Building  
Lansing, Michigan 48913

Ladies and Gentlemen:

Today I vetoed Enrolled Senate Bill 985. The bill would have amended 1956 PA 218, the Insurance Code of 1956, to exclude from the Code a broad array of services provided by automobile clubs.

The Code presently prohibits a person from acting as an insurer, and prohibits an insurer from issuing a policy or transacting insurance in Michigan unless authorized to do so by a certificate granted by the Department of Insurance and Financial Services. Enrolled Senate Bill 985 would allow automobile clubs to provide an array of services, including "insurance service" and "financial service" without any oversight by the Department of Insurance and Financial Services.

With that in mind, I have vetoed Enrolled Senate Bill 985.

Sincerely,

A handwritten signature in cursive script, appearing to read "Rick Snyder".

Rick Snyder  
Governor