

April 3, 2000

TO THE MISSISSIPPI STATE SENATE:

GOVERNOR'S VETO MESSAGE FOR SENATE BILL 2613

I am returning Senate Bill No. 2613: "AN ACT TO PROVIDE THAT IF AN INSURER ADVERTISES AN INSURANCE POLICY IN A FOREIGN LANGUAGE, THE INSURER NEED ONLY PROVIDE AN ENGLISH WRITTEN INSURANCE POLICY, SO LONG AS THE FOREIGN LANGUAGE ADVERTISEMENT CLEARLY STATES THAT THE INSURANCE POLICY IS ONLY AVAILABLE IN ENGLISH; TO PROVIDE THAT IN CASE OF DISPUTES, THE INSURANCE POLICY IS CONTROLLING AND THE FOREIGN LANGUAGE ADVERTISEMENT SHALL NOT BE CONSTRUED TO MODIFY THE INSURANCE POLICY; AND FOR RELATED PURPOSES" without my approval, and assign the following reasons for my veto:

I can ascertain no reason to require insurers to provide insurance policies in any language other than English. Likewise I find no cause to require insurers to provide insurance related services in any spoken language other than English. These portions of Senate Bill No. 2613 have my support.

However, I take exception to lines 16 through 20 which read: "Notwithstanding the use of a language other than English in advertisements, in the case of a dispute, the insurance policy is controlling and any advertisements for insurance policies, informational sheets, or translations shall not be construed to modify or change the insurance policy."

We must not legally allow or condone a practice that may be used by unscrupulous insurance agents or companies to take advantage of consumers. Whether a spoken language or sign language is at question, we must not grant a license to deceive, nor should we otherwise protect false or misleading advertising or information. The best interests of Mississippi consumers require us to take a hard line on deceptive practices.

Respectfully submitted,

RONNIE MUSGROVE
GOVERNOR