



Roy Cooper, Governor
State of North Carolina

GOVERNOR ROY COOPER OBJECTIONS AND VETO MESSAGE:

House Bill 140, AN ACT TO APPLY DISCLOSURE AND NOTIFICATION REQUIREMENTS RELATED TO INSURER FEE SCHEDULES, CLAIMS SUBMISSION, AND REIMBURSEMENT POLICIES TO STAND ALONE DENTAL INSURANCE.

Making small loans more expensive by expanding credit insurance can drive borrowers further into debt, especially those who can least afford it. If this bill becomes law, consumers will have higher-cost loans because they will be borrowing the money to pay the credit insurance premiums. Borrowers who need short-term loans should not have to pay more for unnecessary insurance.

Therefore, I veto the bill.

A handwritten signature in cursive script that reads "Roy Cooper".

Roy Cooper
Governor

The bill, having been vetoed, is returned to the Clerk of the North Carolina House of Representatives on this the 27th day of July 2017, at 3:59 p.m. for reconsideration by that body.

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~~JUL 27 2017~~
~~RECEIVED~~
RECEIVED
FROM GOVERNOR
JUL 27 2017
3:59 pm

James White