

## OFFICE OF THE GOVERNOR

SEP 3 0 2015

To the Members of the California State Assembly:

I am returning Assembly Bill 1232 without my signature.

This bill provides a person who has been denied a license as an insurance agent, broker, or solicitor an additional option to request a hearing from the Department of Insurance Administrative Hearing Bureau.

This bill would create a redundancy in government and removes an impartial body from the appeal process when no demonstrable problem has been proven to exist. The current process, which allows an applicant to request a specific hearing date from the Office of Administrative hearing, appears to be sufficient.

Sincerely,