



## **INFORMATIONAL MEMORANDUM**

**OIR 04-003M**

**ISSUED**

**June 17, 2004**

Florida Office of Insurance Regulation

**Kevin McCarty, Director**

Florida Department of Financial Services

**Tom Gallagher, Chief Financial Officer**

### **ALL PROPERTY AND CASUALTY INSURANCE COMPANIES AUTOMOBILE INSURANCE COVERAGE FOR FLORIDA'S MILITARY**

Recently we have had reports of members of the Armed Forces returning from active duty to find that their automobile premium rates have increased, are being denied reinstatement of coverage, or are being refused new coverage. These servicemen and women discontinued their automobile insurance coverage when they were activated for duty overseas. Because companies look at continuity of coverage for underwriting and rating standards, these members of the Armed Forces are being inappropriately penalized.

Currently, Florida hosts 21 active military installations and three joint commands in 13 counties. Chief Financial Officer Tom Gallagher and I ask that insurance companies waive the continuity of coverage guidelines for members of the Armed Forces who are returning from active duty. Florida is home to nearly 80,000 active-duty military personnel and these men and women should not be punished for their service to our state and country.

We request that insurance companies reinstate policies for those members of the Armed Forces who were in good standing when they left for active duty. For those servicemen and women who are seeking new coverage, we ask that they be looked at as if they had continuous coverage. Please take into account that they were in good standing with their previous company and the reason for the discontinued coverage was their activation for duty overseas.

For further information, contact Lisa Miller, Deputy Director, Office of Insurance Regulation at (850) 413-5104.