

By Senator Geller

31-46-05

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A bill to be entitled

An act relating to unfair insurance practices;
amending s. 626.9541, F.S.; providing that
certain rate increases for motor vehicle
insurance for insureds on active military
service constitute unfair practices; providing
penalties; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Paragraph (cc) is added to subsection (1)
of section 626.9541, Florida Statutes, to read:

626.9541 Unfair methods of competition and unfair or
deceptive acts or practices defined.--

(1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR
DECEPTIVE ACTS.--The following are defined as unfair methods
of competition and unfair or deceptive acts or practices:

(cc) Unfair rate increases for persons in military
service.--Charging an increased premium for reinstating a
motor vehicle insurance policy that was canceled or suspended
by the insured solely for the reason that he or she was
transferred out of this state while serving in the United
States Armed Forces or on active duty in the National Guard or
United States Armed Forces Reserve. It is also an unfair
practice for an insurer to charge an increased premium for a
new motor vehicle insurance policy if the applicant for
coverage was previously insured with a different insurer and
canceled that policy solely for the reason that he or she was
transferred out of this state while serving in the United
States Armed Forces or on active duty in the National Guard or
United States Armed Forces Reserve. For purposes of

