

1 A bill to be entitled
2 An act relating to unfair insurance practices;
3 amending s. 626.9541, F.S.; providing that
4 certain rate increases for motor vehicle
5 insurance for insureds on active military
6 service, and their covered dependents,
7 constitute unfair practices; providing
8 penalties; providing an effective date.
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10 Be It Enacted by the Legislature of the State of Florida:

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

14 626.9541 Unfair methods of competition and unfair or
15 deceptive acts or practices defined.--

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

19 (cc) Unfair rate increases for persons in military
20 service.--Charging an increased premium for reinstating a
21 motor vehicle insurance policy that was canceled or suspended
22 by the insured solely for the reason that he or she was
23 transferred out of this state while serving in the United
24 States Armed Forces or on active duty in the National Guard or
25 United States Armed Forces Reserve. It is also an unfair
26 practice for an insurer to charge an increased premium for a
27 new motor vehicle insurance policy if the applicant for
28 coverage or his or her covered dependents were previously
29 insured with a different insurer and canceled that policy
30 solely for the reason that he or she was transferred out of
31 this state while serving in the United States Armed Forces or

1 on active duty in the National Guard or United States Armed
2 Forces Reserve. For purposes of determining premiums, an
3 insurer shall consider such persons as having maintained
4 continuous coverage.

5 Section 2. This act shall take effect upon becoming a
6 law.

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