

1                   A bill to be entitled  
 2           An act relating to unfair insurance practices; amending s.  
 3           626.9541, F.S.; providing that certain rate increases for  
 4           motor vehicle insurance for insureds on active military  
 5           service constitute unfair practices; providing penalties;  
 6           providing an effective date.

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

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

12           626.9541 Unfair methods of competition and unfair or  
 13           deceptive acts or practices defined.--

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

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

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29 | the National Guard or United States Armed Forces Reserve. For  
30 | purposes of determining premiums, an insurer shall consider such  
31 | persons as having maintained continuous coverage.

32 |       Section 2. This act shall take effect upon becoming a law.