



State of Connecticut Insurance Department

June 7, 2004

RE: Underwriting Standards for Members of the Armed Services Returning from Active Duty

It is important that members of the Armed Forces who return from active duty are not penalized by their insurance companies for the period when they have put themselves in harm's way for the service of our country. In some cases, these individuals discontinued their automobile insurance coverage in Connecticut while in active military duty overseas.

Appropriately, underwriting and rating standards take into consideration whether the insurance applicant has had continuous insurance coverage. In the case of members of the armed services on active duty, however, those underwriting requirements are inappropriate and should be waived.

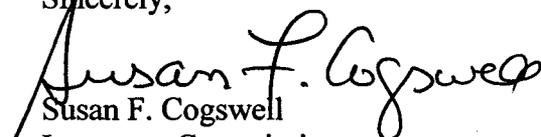
As Insurance Commissioner, I expect that returning members of our Armed Services will have any such underwriting or rating requirements waived. These men and women, who have risked their lives on behalf of and in defense of our country, should not be penalized for their services. I would consider use of such underwriting and rating requirements in cases of insureds that have not had continuous coverage because of their service in the Armed Forces to be unfair within the meaning of Conn. Gen. Stat. §38a-818.

Accordingly, if a member of the Armed Forces was a policyholder in good standing at the time of leaving for active duty, and can show proof that such active service was the reason for loss of continuity in insurance coverage, the Insurance Department expects companies to treat the insureds as if coverage was continuous.

Further, the Insurance Department expects companies to afford similar consideration to returning members of the Armed Forces who are new insurance applicants to the companies. Thus, if an applicant was in good standing with another insurance carrier prior to leaving for active duty, and such active service was the reason for the loss in continuity in coverage, the company should regard the applicant as having had continuous insurance coverage through their term of active duty.

If there are questions by insurance companies or producers regarding this bulletin, please contact the Insurance Department Property-Casualty Division at 860-297-3867. Members or veterans of the Armed Services with questions about insurance issues should contact the Insurance Department Consumer Affairs Division at 1-800-203-3447 or in the Hartford area at 297-3800.

Sincerely,


Susan F. Cogswell
Insurance Commissioner