

MERWIN U. STEWART Utah Insurance Department Insurance Commissioner

Special Notice Utah Insurance Department

DATE: July 19, 2004

TO: Property & Casualty Insurance Companies

FROM: Merwin U. Stewart Insurance Commissioner

SUBJECT: Reinstatement of Auto Insurance for Returning Armed Forces Personnel

I urge all auto insurers in Utah to give members of the Armed Forces a break when they return from active service.

These people risk their lives on our behalf and in defense of our country. They should not be penalized when they return. All auto insurers licensed in Utah are asked to reinstate without penalty and to continue to write new policies for returning members of the armed forces."

Auto insurers often consider lapses in coverage when determining whether to insure an individual and in calculating their premium. I encourage you to waive these underwriting or rating requirements for returning servicemen and women who can show proof that their military service was the reason their coverage lapsed.

Similarly, if returning members of the armed forces can show they were in good standing with their auto insurer prior to leaving for active duty, any new insurer should consider their coverage continuous.

Your support in this matter will be very much appreciated.

