



CARROLL FISHER
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

BULLETIN NO. PC 2004-04

**TO: ALL PROPERTY AND CASUALTY INSURERS LICENSED IN OKLAHOMA
ATTENTION: STATE FILING DIVISION**

FROM: CARROLL FISHER, INSURANCE COMMISSIONER

**RE: AUTOMOBILE INSURANCE COVERAGE FOR U.S. MILITARY
PERSONNEL CALLED TO OVERSEAS ACTIVE DUTY**

DATE: July 9, 2004

PURPOSE OF THIS BULLETIN

Recent activity among automotive insurers has come to the attention of Carroll Fisher, Oklahoma Insurance Commissioner. It appears that some insurers charge a higher premium or deny coverage to members of the United States Armed Forces upon returning from an overseas active duty tour. This higher premium charge, or outright denial of coverage, results from the military service member having an automotive coverage lapse.

Continuous insurance coverage is an important part of underwriting and rating standards. However, Commissioner Fisher respectfully requests that insurers waive any such requirements for returning military personnel. If a military service member was in good standing at the time of leaving for overseas active duty, and can show proof of such active service, Commissioner Fisher asks that the member's automotive insurer treat the member as if coverage was continuous. Commissioner Fisher also asks that military personnel attempting to change insurers following a coverage lapse due to overseas active service receive treatment as if they had continuous coverage.

Insurance Commissioner Carroll Fisher is committed to members of the U.S. Armed Forces called to active duty having access to automotive coverage, premium charges based on continuous coverage and receiving fair treatment from their insurer.

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The Commissioner is confident that insurers doing business in Oklahoma will take appropriate measures for military personnel to receive continued coverage.

Any questions should be directed to kathiestepp@insurance.state.ok.us of the Property and Casualty Division, or robertnoll@insurance.state.ok.us of the Legal Division of the Oklahoma Insurance Department, P. O. Box 53408, Oklahoma City, OK 73152-3408.

The Oklahoma Insurance Department encourages readers of this bulletin to periodically check the Department's web site (www.oid.state.ok.us) for news and updates to Bulletins, Board Position Letters, Board meeting dates, and other relevant material.