

BULLETIN 2003-1

TO: All Licensed Property Casualty Insurers

FROM: Wendell Malsam, Acting Director, South Dakota Division of Insurance

RE: Insurance for returning military personnel

DATE: April 21, 2003

It has come to the attention of the Division of Insurance that some military personnel have either intentionally or unintentionally let their automobile coverage lapse upon being called to active duty or being sent overseas. Many automobile insurers have rating rules on file that automatically treat persons who have no immediate prior automobile coverage as high risks or as ineligible for coverage.

This bulletin waives the filed rating rules requirements pursuant to Chapter 58-24 for automobile insurers to the extent that returning military personnel are treated more favorably from an underwriting or rating perspective than the filed rules would allow. Insurers treating military personnel more favorably will not be required to file anything with the Division of Insurance in order to provide more favorable treatment as outlined in this Bulletin.

There are other insurance issues that may arise for military personnel. The Division of Insurance encourages all insurers to provide favorable treatment to returning military personnel to the extent reasonably possible. Anyone with any questions is encouraged to contact the Division of Insurance at (605) 773-3563.