

D I R E C T I V E  
04-EX-1

MEMORANDUM

DATE: August 9, 2004

TO: ALL COMPANIES LICENSED TO WRITE AUTOMOBILE COVERAGE IN THE STATE OF GEORGIA

FROM: JOHN W. OXENDINE  
INSURANCE AND SAFETY FIRE COMMISSIONER

RE: HANDLING OF LAPSED AUTOMOBILE COVERAGE FOR RETURNING ARMED FORCES PERSONNEL

As a result of the War on Terror, many Georgia citizens have been called to active duty. Often Armed Services personnel are deployed on short notice with little time to address personal business affairs. These military personnel leave their homes and families to risk their lives while defending this great nation.

Accordingly, the Office of Commissioner of Insurance strongly encourages insurers writing private passenger automobile coverage in Georgia to support our troops by not penalizing them for a lapse in coverage upon completion of a tour of active duty. In instances in which a policy lapsed while an insured was deployed, the Department respectfully requests that the policy be reinstated without penalty. Also, when new business applications are submitted from military personnel whose policies lapsed, the Department asks that these applicants be treated in the underwriting and rating processes as if no lapse occurred.

So that we may better serve the Armed Services personnel in Georgia, I hereby instruct you to respond electronically describing the procedures implemented to address the issues described above. The information provided will be available for the benefit of military personnel seeking private passenger automobile coverage.

Thank you for your continued support of our troops.

If you have any questions, please contact the Property and Casualty Division at (404) 656-4449.

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JOHN W. OXENDINE  
INSURANCE COMMISSIONER  
STATE OF GEORGIA

NOTE: If you are an individual with a disability and wish to acquire this document in an alternative format, please contact the ADA Coordinator, Office of Commissioner of Insurance, 916 West Tower, Floyd Building, #2 Martin Luther King, Jr. Drive, Atlanta, Georgia 30334. Telephone Number (404) 656-2056; TTY/TDD (404) 656-4031.