Resolution of the National Association of Insurance Commissioners

STATES SUPPORTING ARMED FORCES PERSONNEL

WHEREAS, the members of the National Association of Insurance Commissioners (NAIC) are the insurance regulators of the fifty (50) states, the District of Columbia and the United States territories; and

WHEREAS, all fifty (50) states, the District of Columbia, and the United States territories recognize the personal sacrifices of the citizens called to active duty by leaving their homes and families to risk their lives defending this great nation; and

WHEREAS, the state regulators realize that Armed Services personnel are deployed on short notice with little time to address all of their personal business affairs; and

WHEREAS, many of the homeowners insurance policies and personal property policies offered by the insurance industry contain differing types of coverage exclusions for property that is unoccupied or vacant for a 60-day period;

NOW, THEREFORE BE IT RESOLVED, THAT the insurance regulators of the fifty (50) states, the District of Columbia and the United States territories request that the insurance industry waive such occupancy requirements for deployed Armed Services personnel.

BE IT FURTHER RESOLVED, THAT the insurance regulators of the fifty (50) states, the District of Columbia and the United States territories should review industry practices in their jurisdictions and determine whether regulatory action as may be necessary should be taken in order to provide maximum protection for the great men and women servicing in our Armed Services in connection with policy cancellations tied to property occupancy requirements.

BE IT FURTHER RESOLVED, THAT a copy of this resolution shall be sent to by the NAIC to all Property and Casualty insurance companies licensed in the fifty (50) states, the District of Columbia and the United States territories.