

1 AN ACT relating to insurance.

2 *Be it enacted by the General Assembly of the Commonwealth of Kentucky:*

3 ➔SECTION 1. A NEW SECTION OF SUBTITLE 12 OF KRS CHAPTER 304  
4 IS CREATED TO READ AS FOLLOWS:

5 *(1) As used in this section, "military service" has the same meaning as in 50 U.S.C.*  
6 *sec. 3911.*

7 *(2) It shall be an unfair or deceptive trade practice for an insurer to charge an*  
8 *increased premium for:*

9 *(a) A new or reinstated motor vehicle insurance policy that was canceled,*  
10 *nonrenewed, or lapsed by an insured as a result of his or her military*  
11 *service as a member of the United States Armed Forces, including the*  
12 *National Guard and the United States Armed Forces Reserve; or*

13 *(b) A new motor vehicle insurance policy if the applicant for coverage, or his or*  
14 *her covered dependent, was previously insured with a different insurer and*  
15 *canceled, nonrenewed, or lapsed that policy as a result of military service as*  
16 *a member of the United States Armed Forces, including the National Guard*  
17 *and the United States Armed Forces Reserve.*

18 *(3) For purposes of determining premiums under this section, an insurer shall*  
19 *consider the insured as having maintained continuous coverage.*