

House Bill 750

By: Representatives Heard of the 89th, Hugley of the 133rd and Harbin of the 113th

A BILL TO BE ENTITLED
AN ACT

1 To amend Title 33 of the Official Code of Georgia Annotated, relating to insurance, so as to
2 require that group members shall be notified of the cancellation, nonrenewal, or other
3 termination of their insurance either in person or by at least first-class mail; to repeal
4 conflicting laws; and for other purposes.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

6 style="text-align:center">**SECTION 1.**

7 Title 33 of the Official Code of Georgia Annotated, relating to insurance, is amended by
8 striking Code Section 33-24-47.1, relating to notice prior to cancellation or nonrenewal of
9 individual or group accident and sickness policy, in its entirety and inserting in lieu thereof
10 a new Code Section 33-24-47.1 to read as follows:

11 "33-24-47.1.

12 (a) This Code section shall apply only to policies, contracts, or certificates of insurance
13 insuring against loss resulting from sickness or from bodily injury or death by accident, or
14 both, or any contract to furnish ambulance service in the future governed by the provisions
15 of Chapters 15, 18, 19, 20, 21, ~~and 30,~~ and 42 of this title.

16 (b) No insurer shall refuse to renew a policy to which this Code section applies unless a
17 written notice of nonrenewal is mailed or delivered in person to the group policyholder and
18 each group member. Such notice stating the time when nonrenewal will be effective,
19 which shall not be less than 60 days from the date of mailing or delivery of such notice of
20 nonrenewal or such longer period as may be provided in the contract or by statute, shall be
21 delivered in person or by depositing the notice in the United States mails to be dispatched
22 by at least first-class mail to the last address of record of the group policyholder and each
23 group member and receiving the receipt provided by the United States Postal Service or
24 such other evidence of mailing as prescribed or accepted by the United States Postal
25 Service.

1 (c) Notice to the group policyholder shall not be required by this Code section ~~when a~~
2 ~~group or blanket accident and sickness policy is canceled by an insurer for nonpayment of~~
3 ~~any premium at the expiration of the 31 day grace period as required by Code Section~~
4 ~~33-30-4 or~~ when the group policyholder has given any required written notice of
5 termination to the insurer. Notice to the group members shall be required by this Code
6 section when a group or blanket accident and sickness policy is canceled by an insurer for
7 nonpayment of any premium at the expiration of the 31 day grace period as required by
8 Code Section 33-30-4. Such notice of cancellation shall be delivered to each group
9 member affected either in person or by depositing the notice in the United States mails to
10 be dispatched by at least first-class mail to the last address of record of the group member
11 and receiving the receipt provided by the United States Postal Service, or such other
12 evidence of mailing as prescribed or accepted by the United States Postal Service.

13 (d) A notice of termination of a policy to which this Code section applies shall be mailed
14 or delivered to the group policyholder, to each group member, and to each employer group
15 or subgroup insured under the policy not less than 60 days prior to the effective date of the
16 termination of the policy. A notice of termination shall be mailed or delivered in the same
17 manner provided in subsection (b) of this Code section for a notice of nonrenewal."

18 SECTION 2.

19 All laws and parts of laws in conflict with this Act are repealed.