

The House Committee on Insurance offers the following substitute to HB 1499:

A BILL TO BE ENTITLED  
AN ACT

1 To amend Code Section 33-34-3 of the Official Code of Georgia Annotated, relating to  
2 requirements for the issuance of motor vehicle liability insurance, so as to reduce the amount  
3 of advance payment for coverage from the first 60 days of coverage to the first 30 days of  
4 coverage; to provide for related matters; to provide an effective date; to repeal conflicting  
5 laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Code Section 33-34-3 of the Official Code of Georgia Annotated, relating to requirements  
9 for the issuance of motor vehicle liability insurance, is amended by striking subparagraph (A)  
10 of paragraph (4) of subsection (a) and inserting in lieu thereof a new subparagraph (A) to  
11 read as follows:

12 "(4)(A) No insurer shall issue a policy of motor vehicle liability insurance without  
13 requiring advance payment for the first ~~60~~ 30 days of coverage. Insurers may rely on  
14 the insured's statements in the policy application for the purpose of calculating the  
15 initial payment required by this paragraph. This paragraph shall not apply to any  
16 renewal or continuation of a policy, to any replacement of a policy where there is no  
17 lapse of coverage, or to any personal automobile policy issued in connection with an  
18 employer sponsored payroll deduction plan. This paragraph shall apply only to personal  
19 automobile or family-type automobile liability insurance policies."

20 **SECTION 2.**

21 This Act shall become effective on January 1, 2005.

22 **SECTION 3.**

23 All laws and parts of laws in conflict with this Act are repealed.