

The Senate Insurance and Labor Committee offered the following substitute to SB 518:

A BILL TO BE ENTITLED  
AN ACT

1 To amend Chapter 7 of Title 33 of the Official Code of Georgia Annotated, relating to kinds  
2 of insurance, so as to include contracts, agreements, and instruments for the removal of dents,  
3 dings, or creases in a motor vehicle without affecting the existing paint finish using paintless  
4 dent repair techniques and the removal of small windshield chips and cracks without  
5 replacement of the entire windshield within the definition of property insurance in a manner  
6 similar to vehicle service agreements or extended warranty agreements; to provide for related  
7 matters; to repeal conflicting laws; and for other purposes.

8 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

**SECTION 1.**

9 Chapter 7 of Title 33 of the Official Code of Georgia Annotated, relating to kinds of  
10 insurance, is amended by revising paragraph (1) of subsection (b) of Code Section 33-7-6,  
11 relating to property insurance, as follows:  
12

13 "(1) Any contract, agreement, or instrument whereby a person assumes the risk of and  
14 the expense or portion thereof for the mechanical breakdown or mechanical failure of a  
15 motor vehicle, or for the removal of dents, dings, or creases in a motor vehicle without  
16 affecting the existing paint finish using paintless dent repair techniques or the removal  
17 of small windshield chips and cracks without replacement of the entire windshield, and  
18 shall include those agreements commonly known as vehicle service agreements or  
19 extended warranty agreements, if made by a person other than the motor vehicle  
20 manufacturer in exchange for a separately stated charge or the cost of the contract or  
21 contracts is included on a nonidentifiable basis in the cost of a motor vehicle sold in  
22 conjunction therewith, except that this provision shall not apply to an agreement  
23 underwritten by an insurer licensed to transact insurance in this state, either directly or  
24 through a reinsurance contract or, without regard to the requirement that the insurance  
25 cannot be obtained from an insurer authorized to do business in this state as required by

1 Code Section 33-5-21, to an agreement underwritten by a surplus lines insurer which has  
2 not been rejected by the Commissioner for such purpose;".

3 **SECTION 2.**

4 All laws and parts of laws in conflict with this Act are repealed.