

House Bill 909

By: Representatives Fleming of the 121st, McCall of the 33rd, Rhodes of the 120th, Pirkle of the 155th, Corbett of the 174th, and others

A BILL TO BE ENTITLED
AN ACT

1 To amend Chapter 9 of Title 33 of the Official Code of Georgia Annotated, relating to
2 regulation of rates, underwriting rules, and related organizations, so as to prohibit unfair
3 discrimination in setting fire insurance rates based on certain standards; to provide
4 definitions; to provide for related matters; to repeal conflicting laws; and for other purposes.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

6 **SECTION 1.**

7 Chapter 9 of Title 33 of the Official Code of Georgia Annotated, relating to regulation of
8 rates, underwriting rules, and related organizations, is amended in Code Section 33-9-4,
9 relating to standards applicable to making and use of rates, by adding a new paragraph to
10 read as follows:

11 "(11)(A) As used in this paragraph, the term:

12 (i) 'Insurance Services Office' or 'ISO' means an advisory organization that serves the
13 property and casualty insurance industry by providing inspection services, insurance
14 coverage forms, and statistical services.

15 (ii) 'Public protection classification system' or 'PPC system' means the country-wide
16 classification system used by the ISO to reflect a community's local fire protection for
17 property insurance rating purposes.

18 (B) No insurer shall base any standard or rating plan for fire insurance rates, in whole
19 or in part, directly or indirectly, solely upon the basis of the ISO PPC system or any
20 rating system that does not take into consideration a rural community's fire department
21 or service response time and which bases its classification solely on distance to the
22 nearest fire department or service."

23 **SECTION 2.**

24 All laws and parts of laws in conflict with this Act are repealed.