

House Bill 1319

By: Representative Carpenter of the 4th

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 provide for a
3 premium discount for motor vehicles with certain antitheft devices in private passenger
4 automobile insurance and commercial motor vehicle insurance that include comprehensive
5 coverage; to provide for a definition; to provide for the Commissioner of Insurance to
6 approve rate filings; to provide for rules and regulations; to provide for related matters; to
7 provide for an effective date and applicability; to repeal conflicting laws; and for other
8 purposes.

9 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

10 **SECTION 1.**

11 Chapter 9 of Title 33 of the Official Code of Georgia Annotated, relating to regulation of
12 rates, underwriting rules, and related organizations, is amended by adding a new Code
13 section to read as follows:

14 "33-9-45.

15 (a) As used in this Code section, the term 'antitheft device' means any aftermarket kill
16 switch designed to prevent unauthorized use. Such term shall not include an ignition
17 interlock device as such term is defined in Code Section 42-8-110.

18 (b) Any insurer authorized to write private passenger automobile insurance or commercial
19 motor vehicle insurance within this state may provide a premium discount for motor
20 vehicles with antitheft devices. Such discounts shall apply to comprehensive coverage and
21 shall be approved as part of the insurer's rate filing.

22 (c) The Commissioner shall be authorized to promulgate any rules and regulations
23 necessary for the implementation of the provisions of this Code section."

24 **SECTION 2.**

25 This Act shall become effective on July 1, 2026, and shall apply to all private passenger
26 automobile insurance rate filings submitted on or after such date.

27 **SECTION 3.**

28 All laws and parts of laws in conflict with this Act are repealed.