

Senate Bill 506

By: Senators Parkes of the 7th, Orrock of the 36th, Parent of the 44th, Jones II of the 22nd, Mangham of the 55th 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 vehicle
3 insurers from using any geographic classifications in vehicle insurance policies; to provide
4 for related matters; to provide for an effective date and applicability; to repeal conflicting
5 laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Chapter 9 of Title 33 of the Official Code of Georgia Annotated, relating to regulation of
9 rates, underwriting rules, and related organizations, is amended in Code Section 33-9-4,
10 relating to standards applicable to making and use of rates, by striking "and" at the end of
11 paragraph (9), by replacing the period with a semicolon at the end of paragraph (10), and by
12 adding new paragraphs to read as follows:

13 "(11) No insurer shall base any standard or rating plan on vehicle insurance, in whole or
14 in part, directly or indirectly, upon any geographic identifier, including, but not limited
15 to, a ZIP Code, postal code, census tract, neighborhood, municipality, or any other
16 geographic classification used to group consumers based on location; and

17 (12) No insurer shall base any denial, refusal to issue, cancellation, nonrenewal, tier
18 placement, surcharge, or increase in premiums on vehicle insurance, in whole or in part,
19 directly or indirectly, upon any geographic identifier, including, but not limited to, a ZIP
20 Code, postal code, census tract, neighborhood, municipality, or any other geographic
21 classification used to group consumers based on location."

22 **SECTION 2.**

23 This Act shall become effective on January 1, 2027, and shall apply to all vehicle insurance
24 policies issued, renewed, or modified on or after such date.

25 **SECTION 3.**

26 All laws and parts of laws in conflict with this Act are repealed.