

Senate Bill 110

By: Senators Walker III of the 20th, Gooch of the 51st, Tillery of the 19th, Anavitarte of the 31st, Robertson of the 29th and others

**AS PASSED SENATE**

A BILL TO BE ENTITLED

AN ACT

1 To amend Chapter 1 of Title 33 of the Official Code of Georgia Annotated, relating to  
2 general provisions for insurance, so as to establish the Back the Blue Fund that distributes  
3 voluntary contributions made through motor vehicle insurance policies for the purpose of  
4 increasing the pay to or enhancing the benefits of law enforcement officers in this state; to  
5 provide for a short title; to provide for legislative findings; to provide for definitions; to  
6 require insurers providing motor vehicle insurance in this state to include a provision  
7 allowing consumers to voluntarily contribute money to such fund when paying premiums;  
8 to require applications to include identifiable spaces for such donations; to exclude such  
9 voluntary donation from gross direct premium for tax purposes; to require insurers to remit  
10 such contributions annually to the Commissioner of Insurance for such fund; to require the  
11 Commissioner to distribute such fund annually in equal portions to the sheriff of each county  
12 of this state; to prohibit insurers from deducting administrative costs from such fund; to allow  
13 the department to deduct reasonable administrative costs; to provide sheriffs sole discretion  
14 to determine the manner in which the fund is used to increase pay and enhance benefits; to  
15 provide for automatic repeal; to provide for related matters; to provide for an effective date;  
16 to repeal conflicting laws; and for other purposes.

17 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

S. B. 110

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**SECTION 1.**

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Chapter 1 of Title 33 of the Official Code of Georgia Annotated, relating to general insurance provisions, is amended by adding a new Code section to read as follows:

"33-1-17.1.

(a) This Code section shall be known and may be cited as the 'Back the Blue Act.'

(b) The General Assembly finds that:

(1) There is a hiring and retention crisis with regard to law enforcement officers across this state;

(2) Evidence shows that supplementing pay and enhancing benefits improve the retention of experienced law enforcement officers;

(3) Retaining experienced law enforcement officers means fewer hiring and training expenses for law enforcement agencies; and

(4) Hiring and retaining experienced law enforcement officers increases public safety, builds stronger communities, and restores trust and goodwill between communities and law enforcement officers.

(c) As used in this Code section, the term:

(1) 'Back the Blue Fund' or 'fund' means the fund established by this Code section.

(2) 'Insurer' means an insurance company licensed, registered, or otherwise authorized to do business under the insurance laws of this state.

(3) 'Motor vehicle insurance' means insurance for a car, truck, motorcycle, or other road vehicle, including motor vehicles for personal private passenger or commercial use, providing coverage for bodily injury liability, property damage liability, comprehensive physical damage, collision physical damage, or similar coverage.

(4) 'Policyholder' means a person who has contracted with an insurer for motor vehicle insurance coverage in this state.

(5) 'Sheriff' means the duly elected or appointed sheriff of each county in this state.

44 (d) There is created the Back the Blue Fund for the purpose of increasing the pay to and  
45 enhancing the benefits of law enforcement officers in this state. The Commissioner shall  
46 be the custodian of the fund and shall administer the fund as further provided in  
47 subsection (i) of this Code section.

48 (e) All insurers authorized to transact or transacting insurance in this state or controlling  
49 or controlled by or under common control by or with an insurer authorized to transact or  
50 transacting insurance in this state that issue policies or contracts providing motor vehicle  
51 insurance in this state shall comply with the requirements of this Code section.

52 (f)(1) On and after July 1, 2024, all policies of motor vehicle insurance issued, delivered,  
53 issued for delivery, or renewed in this state shall contain a provision allowing the  
54 policyholder to elect to contribute an amount of \$3.00 to the Back the Blue Fund in a  
55 manner approved by the Commissioner or as otherwise prescribed by rules and  
56 regulations promulgated by the Commissioner.

57 (2) Applications for motor vehicle insurance shall include identifiable spaces in which  
58 policyholders may indicate such donation.

59 (g) Insurers, or their agent, limited subagent, or any other representative, shall hold  
60 amounts dedicated for the Back the Blue Fund in a fiduciary capacity. The amounts  
61 received shall be promptly accounted for, separated from the premium received, and  
62 reasonably ascertainable from the book of accounts and records. Such amounts shall not  
63 be considered gross direct premiums for purposes of computing state premium tax under  
64 Code Section 33-8-4, county and municipal premium tax under Code Section 33-8-8.2, any  
65 other tax based on the value or volume of gross direct premiums in this title, or premium  
66 tax under Code Section 47-7-61. Insurers receiving such amounts shall record all  
67 transactions relating to such amounts and shall provide such records to the Commissioner  
68 upon request.

69 (h)(1) On or before March 1, 2025, and annually thereafter, an insurer shall remit to the  
70 Commissioner any and all amounts collected during the preceding calendar year for the

71 Back the Blue Fund. Any expenses incurred by insurers as a result of this Code section  
72 shall be defrayed by such insurers from their own funds and shall not be borne by the  
73 policyholder, the Back the Blue Fund, or the state.

74 (2) The Commissioner shall determine annually the total amount so contributed and shall  
75 withhold therefrom a reasonable amount for administering this voluntary contribution  
76 program. If, in any calendar year, the total amount so contributed is less than reasonable  
77 administrative costs, the Commissioner shall distribute the fund and defray the costs.

78 (i)(1) No later than July 1, 2025, and annually thereafter, the Commissioner shall  
79 distribute the Back the Blue Fund in equal portions to the sheriff of each county in this  
80 state.

81 (2) The Back the Blue Fund shall only be used for increasing the pay to or enhancing the  
82 benefits of law enforcement officers. Such fund shall be used to increase the sheriff's  
83 annual operating budget and shall not be used to supplant or replace funding authorized  
84 by the county governing authority for the operation of the office of sheriff.

85 (3) Each sheriff shall have sole discretion to determine the manner in which funds are  
86 allocated for the salaries and benefits of deputy sheriffs and jailers.

87 (j) This Code section shall stand repealed and reserved by operation of law on July 1,  
88 2028."

89 **SECTION 2.**

90 This Act shall become effective upon its approval by the Governor or upon its becoming law  
91 without such approval.

92 **SECTION 3.**

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