

The Senate Committee on Insurance and Labor offered the following substitute to SB 35:

A BILL TO BE ENTITLED
AN ACT

1 To amend Code Section 33-24-46 of the Official Code of Georgia Annotated, relating to
2 cancellation or nonrenewal of certain property insurance policies, so as to increase the
3 number of days of notice required to be given a policyholder before the nonrenewal of his
4 or her homeowners' insurance policy; to provide for related matters; to provide for an
5 effective date; to provide for applicability; to repeal conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Code Section 33-24-46 of the Official Code of Georgia Annotated, relating to cancellation
9 or nonrenewal of certain property insurance policies, is amended by revising paragraph (1)
10 of subsection (d) as follows:

11 "(d)(1) No insurer shall refuse to renew a policy to which this Code section applies
12 unless a written notice of nonrenewal is mailed or delivered in person to the named
13 insured. Such notice stating the time when nonrenewal will be effective, which shall not
14 be less than ~~30~~ 60 days from the date of mailing or delivery of such notice of nonrenewal
15 or such longer period as may be provided in the contract or by statute, shall be delivered
16 as provided in subsection (d) of Code Section 33-24-14, in person, or by depositing the

17 notice in the United States mail to be dispatched by at least first-class mail to the last
18 address of record of the insured and of the lienholder, where applicable, and receiving the
19 receipt provided by the United States Postal Service or such other evidence of mailing as
20 prescribed or accepted by the United States Postal Service. The insurer shall provide the
21 reason or reasons for nonrenewal as required by Chapter 39 of this title.”

22

SECTION 2.

23 This Act shall become effective on January 1, 2026, and shall apply to all policies issued,
24 delivered, issued for delivery, or renewed in this state on or after such date.

25

SECTION 3.

26 All laws and parts of laws in conflict with this Act are repealed.