

House Bill 345

By: Representatives Kendrick of the 95th, Roberts of the 52nd, Carter of the 93rd, Miller of the 62nd, Park of the 107th, and others

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 of insurance, so as to prohibit raises in liability insurance rates for five
3 years; to provide for related matters; to provide for an effective date and applicability; to
4 provide for automatic repeal; to repeal conflicting laws; and for other purposes.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

6 **SECTION 1.**

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

9 "33-1-28.

10 (a) Notwithstanding any other provision of law to the contrary, no insurer shall increase
11 liability insurance rates.

12 (b) This Code section is repealed on January 1, 2031."

13 **SECTION 2.**

14 This Act shall become effective on January 1, 2026, and shall apply to all policies, contracts,
15 and certificates executed, delivered, issued for delivery, continued, or renewed in this state
16 on and after said date.

17 **SECTION 3.**

18 All laws and parts of laws in conflict with this Act are repealed.