

House Bill 1644

By: Representative Lim of the 99th

A BILL TO BE ENTITLED
AN ACT

1 To amend Code Section 33-6-5 of the Official Code of Georgia Annotated, relating to other
2 unfair methods of competition and unfair and deceptive acts or practices in the business of
3 insurance, so as to prohibit an insurer from eliminating or reducing coverages, conditions,
4 or definitions in policies without attaching a printed notice setting forth what coverages,
5 conditions, or definitions are to be eliminated or reduced; to require an insurer to retain
6 documentation of such printed notice for a period of five years after the date of such printed
7 notice; to provide for related matters; to provide for an effective date and applicability; to
8 repeal conflicting laws; and for other purposes.

9 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA

10 **SECTION 1.**

11 Code Section 33-6-5 of the Official Code of Georgia Annotated, relating to other unfair
12 methods of competition and unfair and deceptive acts or practices in the business of
13 insurance, is amended by deleting "and" at the end of paragraph (13), by replacing the period
14 with "; and" at the end of paragraph (14), and by adding a new paragraph to read as follows:

15 "(15) No insurer shall eliminate or reduce coverages, conditions, or definitions in policies
16 issued or renewed in this state without attaching to each policy a printed notice setting

17 forth what coverages, conditions, or definitions shall be eliminated or reduced.
18 Documentation of such printed notice shall be retained for a period of five years after the
19 date of such printed notice."

20 **SECTION 2.**

21 This Act shall become effective July 1, 2022, and shall apply to all policies or contracts
22 issued, delivered, issued for delivery, or renewed in this state on or after such date.

23 **SECTION 3.**

24 All laws and parts of laws in conflict with this Act are repealed.