

The House Committee on Insurance offers the following substitute to HB 61:

A BILL TO BE ENTITLED
AN ACT

1 To amend Title 33 of the Official Code of Georgia Annotated, relating to insurance, so as to
2 permit motor vehicle insurance companies to offer a reduction in premium to qualified active
3 duty military service members for motor vehicle insurance policies; to provide for related
4 matters; to provide for a short title; to provide for an effective date; to repeal conflicting
5 laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 This Act shall be known and may be cited as the "Jaida Act."

9 **SECTION 2.**

10 Title 33 of the Official Code of Georgia Annotated, relating to insurance, is amended in
11 Chapter 9, relating to regulation of rates, underwriting rules, and related organizations, by
12 adding a new Code section to read as follows:

13 "33-9-43.1.

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

15 (1) 'Active duty military service member' means full-time duty status in the military of
16 the United States, including members of the National Guard or reserve components of the
17 armed forces on active duty orders.

18 (2) 'Proof of financial responsibility' means proof of ability to respond in damages for
19 liability on account of accidents occurring subsequent to the effective date of said proof
20 in the amounts specified in subparagraph (a)(1)(A) of Code Section 33-7-11.

21 (3) 'Resident' means any service member of the United States military stationed in
22 Georgia or who lists Georgia as his or her home of record.

23 (b) For each personal or family-type policy of private passenger motor vehicle insurance
24 issued, delivered, issued for delivery, or renewed on or after July 1, 2021, there may be
25 offered by the insurer a reduction in the premium for motor vehicle liability, first-party

26 medical, and collision coverage for each named driver, as listed on the policy application
27 or provided in information subsequent to such application, of each motor vehicle covered
28 by such policy, if that driver:

29 (1) Is an active duty military service member; and

30 (2) Is a driver whose use of the automobile is considered by the insurer in determining
31 the applicable classification.

32 (c) Proof of meeting the requirements for the reduction provided by this Code section shall
33 be provided annually to the insurer by the insured policyholder, if such proof is required
34 by the insurer, upon such forms as the insurer may require. The premium reduction
35 permitted by this Code section shall be approved by the Commissioner and reflected in the
36 insurer's automobile rating plan."

37 **SECTION 3.**

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

40 **SECTION 4.**

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