



Office of Commissioner of Insurance and Safety Fire

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JOHN F. KING
*Commissioner of Insurance
and Safety Fire*

Two Martin Luther King Jr. Drive
West Tower, Suite 702
Atlanta, Georgia 30334

NEWS RELEASE

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Contact: Weston Burleson, 404-232-1388

Twitter: @GA_DOI

Facebook: @GeorgiaDOI

Instagram: @GeorgiaDOI

GEORGIA GENERAL ASSEMBLY PASSES PRIVATE AUTO INSURANCE RATE FILING REFORM

ATLANTA – Insurance and Safety Fire Commissioner John F. King announced today the Georgia State Senate has given final approval to legislation reforming how private auto insurance rates are filed in Georgia.

House Bill 221 gives the Commissioner the ability to review all car insurance rate filings before they go into effect, closing a loophole that insurers [had previously exploited](#) to increase rates by as much as 25 percent in a single filing.

“Heading into this legislative session, we made it a priority to work with the General Assembly to give our office more authority over car insurance rate filings that impact hardworking Georgia families,” said Commissioner King. “This legislation will allow us to review all filings before they go into effect – while at the same time guaranteeing speed to market, which is critical for the industry.”

House Bill 221 keeps the Commissioner’s “prior approval” authorities over mandatory minimum limits filings, while giving him 60 days to review all other filings before they go into effect. Upon Governor Kemp’s signature, this legislation would go into effect on July 1.

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The mission of the Office Commissioner of Insurance and Safety Fire is to protect Georgia families by providing access to vital insurance products and safe buildings through fair regulation that creates economic opportunities for all Georgians.