

Georgia Personal Lines Agent Content Outline

What You Need to Know to Pass the State Exam

Examination Content Outline provided by GA DOI

- I. Types of Property Policies
- II. Types of Casualty Policies
- III. Property & Casualty Insurance Terms and Related Concepts
- IV. Property and Casualty Policy Provisions and Contract Law
- V. **State Laws, Rules, and Regulations**



"What You Don't Know Can't Help You!" ... Eddie K. Emmett, Editor / Publisher



On-Demand Training Series

Key Points: STATE LAWS, RULES, AND REGULATIONS Everything You Need to Know to Pass the State Exam

A. Georgia laws, rules, and regulations pertinent to property and casualty insurance

1. Insurance Department and Commissioner [O.C.G.A. § 33-1-2](#)

As used in this title, the term:

'Commissioner of Insurance' or 'Commissioner' means the Commissioner of Insurance of the State of Georgia.
'Insurance Department' or 'department' means the Insurance Department established by Code Section 33-2-1.

a. Broad powers and duties Ref: 33-2-1 through 33

The Commissioner of Insurance of the State of Georgia is charged with the administration and enforcement of the Georgia Insurance Code. The Commissioner's duties, powers, and authority are those enumerated in the Georgia Insurance Code, codified as [Title 33 of the Official Code of Georgia Annotated](#), and related statutes. In the proper exercise of his duties, powers and authority, he has deemed it in the interest of the citizens of the State of Georgia to establish the following division of his office: Insurance Division, Industrial Loan Division, Safety Fire Division, and Administrative Division. The organization of the Office of Commissioner of Insurance and of the Insurance Divisions are depicted in Appendix A to this Rule. The Insurance Division shall consist of the Agents Licensing Section, Consumer Services Section, Regulatory Services Section, Life and Accident and Sickness Section, Property and Casualty Section, and Examinations Section. The division shall be headed by a director. Each section shall be under the supervision and direction of an assistant director.

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Everything You Need to Know to Pass the State Exam

A. Georgia laws, rules, and regulations pertinent to property and casualty insurance

1. Insurance Department and Commissioner

b. Examination of records Ref: 33-2-10 through 13

(a) Whenever the Commissioner shall deem it expedient, the Commissioner shall examine, either in person or by some examiner duly authorized by the Commissioner, the affairs, transactions, accounts, records, documents, and assets of each insurer authorized to do business in this state and any other facts relative to its business methods, management, and dealings with policyholders. At least once every five years, the Commissioner shall so examine each domestic insurer. Examination of an alien insurer shall be limited to its insurance transactions in the United States.

c. Investigations/Notice of hearing Ref: 33-6-6

(a) The Commissioner shall have the power to examine and investigate into the affairs of every person engaged in the business of insurance in this state in order to determine whether the person has been or is engaged in any unfair method of competition or in any unfair or deceptive act or practice prohibited by this chapter.

d. Penalties Ref: 33-6-9

After notice and hearing and upon order of the Commissioner, any person who violates a cease and desist order under [Code Section 33-6-8](#), while the order is in effect may, at the discretion of the Commissioner, be subject to any one or more of the following:

- (1) A monetary penalty of not more than \$10,000.00 for each and every act or violation;
- (2) Suspension or revocation of such person's license; or
- (3) Any other relief as is reasonable and appropriate.

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2. General Insurance Definitions

a. Domestic insurer: Insurance company incorporated according to the laws of the state in which a risk is located and the policy issued. The insurance company is domiciled in that state.

a. Foreign insurer: Insurance company whose domicile is in a state other than the one in which the company is writing business.

a. Alien insurer: Insurance company formed according to the legal requirements of a foreign country. In order for an alien insurer to be able to carry on general operations and sell its products in a particular state in the United States, it must conform to that state's rules and regulations governing insurance companies.

b. Stock Companies vs Mutual Companies

Stock Insurance Companies are owned by **stockholders**, as contrasted to a **Mutual** Insurance Company which is owned by its **policyholders**. Many major life insurers are mutual companies whereas some leading property/casualty and multiline insurers are stock insurance companies.

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c. Authorized/unauthorized and certificate of authority Ref: 33-3-1 through 30

(a) No person shall act as an insurer and no insurer shall transact insurance in Georgia except as authorized by a subsisting certificate of authority granted to it by the Commissioner, except as to any transactions as are expressly otherwise provided for in this title.

d. Insurance transaction / transacting business Ref: 33-1-2 (6)

(9) “Transact,” with respect to insurance, includes any of the following:

(A) Solicitation and inducement;

(B) Preliminary negotiations;

(C) Effectuation of a contract of insurance; or

(D) Transaction of matters subsequent to effectuation of the contract and arising out of it.

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3. Licensing of agents, counselors, subagents, and adjusters Ref: 33-23-1 through 46

(a) For the protection of the people of this state, the Commissioner shall not issue, continue, or permit to exist any license, except in compliance with this chapter and except as provided in [Code Sections 33-23-3](#) , [33-23-4](#) , [33-23-12](#) , [33-23-13](#) , [33-23-14](#) , [33-23-16](#) , [33-23-17](#) , [33-23-29](#) , [33-23-29.1](#) , and [33-23-37](#) . The Commissioner shall not issue a license to any individual applicant for a license who does not meet or conform to qualifications or requirements set forth in paragraphs (1) through (7) of this [subsection](#)

a. Agent Responsibility

- Agents have a responsibility to interact effectively with customers in regard to the insurance transaction, but they do not determine the provisions of the policies the insurer issues.
- Making appropriate coverage recommendations to prospective customers
- Helping prospective customers complete the application.
- Assuring that customers understand the coverage they are purchasing.

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b. Reciprocity agreements

1. Each state will conduct a substantive review of continuing education courses submitted for home state approval. When a CE provider has received a home state course approval, a reciprocal State will not conduct a substantive review of that same course as a condition of approval. A CE provider's home state means the state in which the CE provider organization maintains his, her, or its principal place of residence or principal place of business. If the laws or regulations of the home state restrict or limit the minimum or maximum number of credit hours for which a course may be approved for in that state, or restricts certain course topics, the CE provider may elect to recognize another home state in order to obtain a home state course approval.

c. License maintenance

The Office of the Commissioner of Insurance oversees the licensing of insurance agents, subagents, adjusters and counselors. The information in this [section](#) is provided as a guide for new resident applicants and answers the most commonly asked licensing questions.

You can read detailed information about licensing, prelicensing and application requirements, exams, licensing fees, links to forms, and more, in the [Georgia Insurance Licensing Candidate Handbook](#).

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d. License revocation or suspension

A license, other than a probationary license, may be refused or a license duly issued may be suspended or revoked by the Commissioner if the Commissioner finds that the applicant for or holder of the license:

- (1) Has violated any provision of this title, of any other law or regulation of this state relating to insurance, or the law or regulation of any jurisdiction, including those of a military installation, relating to the transaction of insurance;
- (2) Has misrepresented or concealed any material fact in any application for a license or on any form filed with the Commissioner;
- (3) Has obtained or attempted to obtain the license by misrepresentation, concealment, or other fraud;
- (4) Has misappropriated, converted to his or her own use, or illegally withheld money belonging to an insurer, insured, agent, agency, applicant, or a beneficiary;
- (5) Has committed fraudulent or dishonest practices;
- (6) Has materially misrepresented the terms and conditions of an insurance policy or contract;
- (7) Has failed to pass an examination pursuant to this article, or cheated on any examination required for a license;

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(8) Has failed to comply with or has violated any proper order, rule, or regulation, issued by the Commissioner, including any order issued by the Commissioner or the Commissioner's designated representative during the course of any administrative hearing proceeding;

(9) Is not in good faith carrying on business as an agent or subagent, but, on the contrary, is holding such license for the purpose of securing rebates or commissions or controlled business;

(10) Is not in good faith carrying on business as a licensee under this chapter;

(11) Has shown lack of trustworthiness or lack of competence to act as an licensee under this chapter;

(12) Has knowingly participated in the writing or issuance of substantial overinsurance of any property insurance risk;

(13) Has failed or refused, upon written demand, to pay over to any insurer, agent, agency, applicant, beneficiary, or insured any moneys which belong to such insurer, agent, agency, applicant, beneficiary, or insured;

(14) Has failed to provide documentation or records, or refused to appear:

(A) In compliance with Code Section 33-2-12 or 33-2-13;

(B) In response to a written demand by the Commissioner sent by registered or certified mail or statutory overnight delivery to the last known address of the licensee as shown in the records of the Commissioner; or

(C) In support of an application for license or renewal of license upon request by the department or as otherwise required by the application or renewal;

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d. License revocation or suspension

(15) Has been convicted of any felony or of any crime involving moral turpitude in the courts of this state or any other state, territory, or country or in the courts of the United States; as used in this paragraph and paragraph (16) of this subsection, the term "felony" shall include any offense which, if committed in this state, would be deemed a felony, without regard to its designation elsewhere; and, as used in this paragraph, the term "conviction" shall include a finding or verdict of guilty or a plea of guilty, regardless of whether an appeal of the conviction has been sought;

(16) Has been arrested, charged, and sentenced for the commission of any felony, or any crime involving moral turpitude, where:

(A) First offender treatment without adjudication of guilt pursuant to the charge was granted; or

(B) An adjudication of guilt or sentence was otherwise withheld or not entered on the charge.

The order entered pursuant to the provisions of Article 3 of Chapter 8 of Title 42, relating to probation of first offenders, or other first offender treatment shall be conclusive evidence of arrest and sentencing for such crime;

(17) Has failed to report to the Commissioner any criminal prosecution of the applicant or licensee taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from any hearing that has taken place, and any other relevant legal documents. Such report must be filed with the application or within 30 days of the date of arrest;

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d. License revocation or suspension

(18) Has had a license to practice a business or profession licensed under the laws of this state or any other state, territory, country, or the United States revoked, suspended, or annulled by any lawful licensing authority; had other disciplinary action taken against him or her by any such lawful licensing authority; was denied or refused a license by any such lawful licensing authority pursuant to disciplinary proceedings; or was refused the renewal of a license by any such lawful licensing authority pursuant to disciplinary proceedings;

(19) Has failed to notify the Commissioner within 60 days of any event referred to in paragraph (15), (16), or (18) of this Code section;

(20) Is not in compliance with an order for child support as defined by Code Section 19-6-28.1 or 19-11-9.3; for violations of this paragraph only, any hearing and appeal procedures conducted pursuant to such Code sections shall be the only such procedures required to suspend, deny, or revoke any license under this title;

(21) Is a borrower in default who is not in satisfactory repayment status as defined by Code Section 20-3-295; for violations of this paragraph only, any hearing and appeal procedures conducted pursuant to Code Section 20-3-295 shall be the only such procedures required to suspend, deny, or revoke any license under this title;

(22) In relation to the licensee's ability to transact the business of insurance, has had a license, permit, authorization, registration, or privilege refused, revoked, suspended, limited, or restricted by any federal, state, county, municipality, territory, military, or other legal authority authorized to issue licenses, permits, authorizations, registrations, or privileges to conduct business within its respective jurisdiction; otherwise has failed to comply with the legal requirements related to the license, permit, authorization, registration, or privilege; or has had other disciplinary action taken against him or her by any such lawful authority; or

(23) Has failed to report to the department within 60 days of the action taken, any refusal, revocation, suspension, limitation, or restriction of any license, permit, authorization, registration, or privilege of any lawful authority referenced in paragraphs (18) or (22) of this Code section.

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e. Temporary License

(b) A temporary license may be issued to an individual at the request of an insurer for the purposes of training such individual to act as an agent; provided, however, such individual must perform his or her duties under the supervision of an individual licensed under this article. The Commissioner may prescribe by rules or regulations such further restrictions on such temporary licenses as may be necessary for the protection of the public.

(c) A license issued pursuant to this Code section shall be effective for six months, renewable from time to time for renewal periods of three months in the discretion of the Commissioner; but in no event shall such renewal or any other temporary license of renewal with reference to the same matter extend to a time more than 15 months after the date of the first issuance of a temporary license in such matter.

f. Nonresident License

(a) Unless denied licensure pursuant to [Code Section 33-23-21](#) , a nonresident person shall receive a nonresident agent's license if:

- (1) The person is currently licensed as a resident and in good standing in such person's home state;
- (2) The person has submitted the proper request for licensure and has paid the fees required by [Code Section 33-8-1](#) ;
- (3) The person has submitted or transmitted to the Commissioner the application for licensure that the person submitted to such person's home state or, in lieu of the same, a completed uniform application or a form prescribed by the Commissioner by rule or regulation for licensure of nonresident agents; and
- (4) The person's home state awards nonresident agent licenses to residents of this state on the same basis.

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g. Counselor License

(5) If applying for a license as counselor, the applicant shall show that he or she either has had five years' experience as an agent, subagent, or adjuster or in some other phase of the insurance business or has sufficient teaching or educational qualifications or experience which, in the opinion of the Commissioner, has qualified the applicant to act as such counselor; and the applicant shall pass such examination as shall be required by the Commissioner unless such applicant is exempted by the Commissioner, based on the applicant's experience and qualifications and pursuant to a regulation adopted by the Commissioner;

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

a. Rebating

Rebating is defined as any inducement offered to the insured in the sale of insurance products that is not specified in the policy. Rebates include money, reductions in commissions, stock, bonds, securities and their dividends or profits, special favors or advantages in benefits, and personal services. Both the offer and acceptance of a rebate are illegal.

b. Defamation

Defamation occurs when an oral or written statement is made that is intended to injure a person engaged in the insurance business. This also applies to statements that are maliciously critical of the financial condition of any person or a company.

c. Unfair Discrimination

(1) The act or process of evaluating insurable risks and determining premiums on the basis of likelihood of loss. Insurance laws prohibit "unfair discrimination"—that is, the formulation of rates on the basis of criteria that do not fairly measure the actual risk involved. (2) Unfair or illegal treatment of or denial of rights to persons on the basis of certain arbitrarily chosen attributes or characteristics, including race, gender, religion, creed, age, medical condition, pregnancy, sexual orientation / preference, physical appearance, marital status, physical or mental disability, or national origin.

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

d. Misrepresentation

It is illegal to issue, publish, or circulate any illustration or sales material that is false, misleading, or deceptive as to policy benefits or terms, the payment of dividends, etc. This also refers to oral statements. Committing this illegal act is called misrepresentation.

e. Controlled business

Insurance licenses are issued with the intent that the licensee will engage in the business of insurance with members of the general public, and that the license will not be used primarily to earn commissions on personal business, from the licensee's immediate family or close associates. At least 25% of a licensee's total volume of premiums in a calendar year must be from business other than controlled business.

f. Twisting and Churning

Twisting is the act of replacing insurance coverage of one insurer with that of another based on misrepresentations (coverage with Carrier A is replaced with coverage from Carrier B). **Churning** is in effect "twisting" of policies by the existing insurer (coverage with Carrier A is replaced with coverage from Carrier A). While replacement of existing coverage is a perfectly legitimate practice, inducing changes in coverage based on misrepresentation or deception is unethical and illegal.

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

g. False advertising

Advertising covers a wide scope of communication, from publishing an ad in a newspaper or magazine, to broadcasting a commercial on television or the Internet. Advertisements cannot include any untrue, deceptive, or misleading statements that apply to the business of insurance or anyone who conducts it. The violation of this rule is called false advertising.

It is prohibited to advertise or circulate any materials that are untrue, deceptive, or misleading. False or deceptive advertising specifically includes misrepresenting any of the following:

- Terms, benefits, conditions, or advantages of any insurance policy;
- Any dividends to be received from the policy, or previously paid out;
- Financial condition of any person or the insurance company; and
- The true purpose of an assignment or loan against a policy.

Representing an insurance policy as a share of stock, or using names or titles that may misrepresent the true nature of a policy will also be considered false advertising.

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

h. Coercion

Power exerted in an act of coercion may be physical or psychological. A person may threaten or even do physical violence against another to make him or her do something. In terms of insurance, it is a form of coercion if someone forces a person to buy insurance. It is considered as an illegal trade practice.

i. Commingling

In law, commingling is a breach of trust in which a fiduciary mixes funds held in care for a client with their own funds, making it difficult to determine which funds belong to the fiduciary and which belong to the client. This raises particular concerns where the funds are invested, and gains or losses from the investments must be allocated. In such circumstances, the law usually presumes that any gains run to the client and any losses run to the fiduciary who is guilty of commingling. As one source puts it, in a pejorative sense, commingling is the special vice of fiduciaries in failing to keep a beneficiary's money separate from the fiduciary's own money".

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

j. Fiduciary Responsibility

Whether by law or as an ethical matter, agents may have certain fiduciary responsibilities to act in the best interests of their clients and the companies they represent. The term fiduciary refers to a relationship of confidence or trust between two or more parties. A fiduciary is one who acts on behalf of another, giving rise to a special relationship of trust and confidence.

The duties a fiduciary owes to his or her clients are broad. They include honesty and integrity, full disclosure, loyalty, good faith, and fairness. As a practical matter, they also require that an agent

- act in the best interest of the client;
- make product recommendations that best serve the client's needs;
- honestly and accurately represent the features and costs of these products; and
- provide prompt and conscientious service.

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

k. Sharing Commissions

When a **licensed** agent or agency, which does not have an appointment from a particular insurance company, refers an application for insurance to another agent or managing general agent, who does have an appointment with that company, and the referral has resulted in the **issuance** of a policy of insurance written by that company, the agent who has the appointment **may share** the commission with the agent who does not have an appointment.

The agent (without an appointment from the company that takes the risk or issues a policy)

- may prepare an application for insurance,
- may collect and remit premium due to the agent issuing any such policy, and
- may deliver the policy and any endorsements to the insured and shall as to such activities be regarded as the agent of the insured and shall not be considered to be the agent of the company for any purpose.

Upon making such referral, the agent without an appointment from the company that takes the risk shall make written disclosure to the insured that such agent is not authorized to bind coverage or to execute or issue a policy for the subject risk.

An agent without an appointment from a particular insurer may not sign or execute policies or issue binders, endorsements, or any other indication of coverage on behalf of that insurer.

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

l. Additional Fees

At present, to obtain an insurance counselor's license, an agent must prove five years of appropriate experience. It is important for producers to know the difference between an agent's license and a counselor's license. Agents can only accept a fee from a carrier for which they are writing a policy. They can never accept a fee from a client. If an insurance agent takes a fee, they can get in trouble. Don't do it.

m. Unfair Claims Practices

Any of the following acts of an insurer when committed as provided in Code Section 33-6-33 shall constitute an unfair claims settlement practice:

- (1) Knowingly misrepresenting to claimants and insureds relevant facts or policy provisions relating to coverages at issue;
- (2) Failing to acknowledge with reasonable promptness pertinent communications with respect to claims arising under its policies;
- (3) Failing to adopt and implement procedures for the prompt investigation and settlement of claims arising under its policies; *(continued on next slide)*

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

m. Unfair Claims Practices

- (4) Not attempting in good faith to effectuate prompt, fair, and equitable settlement of claims submitted in which liability has become reasonably clear;
- (5) Compelling insureds or beneficiaries to institute suits to recover amounts due under its policies by offering substantially less than the amounts ultimately recovered in suits brought by them;
- (6) Refusing to pay claims without conducting a reasonable investigation;
- (7) When requested by the insured in writing, failing to affirm or deny coverage of claims within a reasonable time after having completed its investigation related to such claim or claims;
- (8) When requested by the insured in writing, making claims payments to an insured or beneficiary without indicating the coverage under which each payment is being made;
- (9) Unreasonably delaying the investigation or payment of claims by requiring both a formal proof of loss and subsequent verification that would result in duplication of information and verification appearing in the formal proof of loss form; provided, however, this paragraph shall not preclude an insurer from obtaining sworn statements if permitted under the policy; *(continued on next slide)*

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4. Unfair trade practices and frauds Ref: 33-6-4 and 5

m. Unfair Claims Practices

- (10) When requested by the insured in writing, failing in the case of claims denial or offers of compromise settlement to provide promptly a reasonable and accurate explanation of the basis for such actions. In the case of claims denials, such denials shall be in writing;
- (11) Failing to provide forms necessary to file claims within 15 calendar days of a request with reasonable explanations regarding their use;
- (12) Failing to adopt and implement reasonable standards to assure that the repairs of a repairer owned by the insurer are performed in a workmanlike manner;
- (13) Indicating to a first-party claimant on a payment, draft check, or accompanying letter that said payment is final or a release of any claim unless the policy limit has been paid or there has been a compromise settlement agreed to by the first-party claimant and the insurer as to coverage and amount payable under the contract; and
- (14) Issuing checks or drafts in partial settlement of a loss or claim under a specific coverage which contain language which releases the insurer or its insured from its total liability.

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5. Miscellaneous Georgia insurance laws Ref: 33-24-33

(a) Binders or other contracts for temporary insurance may be made orally or in writing and shall be deemed to include all the usual terms of the policy as to which the binder was given together with any applicable endorsements that are designated in the binder, except as superseded by the clear and express terms of the binder.

(b) No binder shall be valid beyond the issuance of the policy with respect to which it was given or beyond **90 days** from its effective date, whichever period is the **shorter**, provided that this subsection shall not apply to excess or surplus line insurance.

(c) If the policy has not been issued, a binder may be extended or renewed beyond 90 days with the written approval of the Commissioner or in accordance with such rules and regulations relative thereto as the Commissioner may promulgate.

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6. Residual Markets

a. FAIR plan Ref: 33-33-1 through 11

The Fair Access to Insurance Requirements (FAIR) Plan is a state-mandated program that provides fair access to insurance for individuals who are having trouble insuring their property due to the fact that insurers consider them high risk. The FAIR plan is a "shared market plan."

FAIR Plans Help Cover Higher Risk Properties When Standard Insurance Won't

FAIR Plans are state programs sometimes subsidized by private insurance companies. These plans often provide insurance to people that would otherwise be denied insurance on their property due to a high-risk area or other related high-risk problems.

<http://www.georgiaunderwriting.com/>

b. Georgia Automobile Insurance Plan Ref: 120-2-14-.01 through .24, 32-29, 40-9-100

The Georgia Automobile Insurance Plan was created to provide automobile insurance coverage to eligible risks who seek coverage and are unable to obtain such coverage through the voluntary market (For complete eligibility requirements, see Section 20 and 36 of the Plan Manual). Eligible Georgia Automobile Insurance Plan risks are shared among companies writing automobile insurance in the state of Georgia.

Any insurance agent holding a valid Property & Casualty license for the state of Georgia can write business through the GAAIP. <https://www.aipso.com/Plan-Sites/Georgia>

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B. Georgia laws, rules, and regulations pertinent to property insurance only

1. Cancellation and nonrenewal of policies Ref: 120-2-53-.01 through .06, 33-24-44 through 47

There is a big difference between an insurance company canceling a policy and choosing not to renew it. Insurance companies cannot cancel a policy that has been in force for more than 60 days except when:

- You fail to pay the premium
- You have committed fraud or made serious misrepresentations on your application.

Nonrenewal is a different matter. Either you or your insurance company can decide not to renew the policy when it expires. Depending on the state you live in, your insurance company must give you a certain number of days' notice and explain the reason for not renewing before it drops your policy. If you think the reason is unfair or want a further explanation, call the insurance company's consumer affairs division. If you don't get a satisfactory explanation, call your state insurance department.

The company may have decided to drop that particular line of insurance or to write fewer policies where you live, so the nonrenewal decision may not be because of something you did. On the other hand, if you did do something that raised the insurance company's risk considerably, like committing fraud, the premium may rise or you may not have your policy renewed.

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B. Georgia laws, rules, and regulations pertinent to property insurance only

2. Miscellaneous Georgia insurance laws Ref: 33-34-4

No owner of a motor vehicle required to be registered in this state or any other person, other than a self-insurer as defined in this chapter, shall operate or authorize any other person to operate the motor vehicle unless the owner has motor vehicle liability insurance equivalent to that required as evidence of security for bodily injury and property damage liability under Chapter 9 of Title 40, the "Motor Vehicle Safety Responsibility Act."

Title 40 - Motor Vehicles and Traffic

Chapter 9 - Reporting Accidents; Giving Proof of Financial Responsibility

<https://law.justia.com/codes/georgia/2019/title-40/chapter-9/>

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C. Georgia laws, rules, and regulations pertinent to casualty insurance only

1. Cancellation and nonrenewal of policies Ref: 120-2-53-.01 through .06, 33-24-44 through 47

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C. Georgia laws, rules, and regulations pertinent to casualty insurance only

2. Miscellaneous Georgia insurance laws Ref: 33-34-4

No owner of a motor vehicle required to be registered in this state or any other person, other than a self-insurer as defined in this chapter, shall operate or authorize any other person to operate the motor vehicle unless the owner has motor vehicle liability insurance equivalent to that required as evidence of security for bodily injury and property damage liability under Chapter 9 of Title 40, the "Motor Vehicle Safety Responsibility Act."

Title 40 - Motor Vehicles and Traffic

Chapter 9 - Reporting Accidents; Giving Proof of Financial Responsibility

<https://law.justia.com/codes/georgia/2019/title-40/chapter-9/>

V. State Laws, Rules, and Regulations

What You Need to Know to Pass the State Exam

V. State Laws, Rules, and Regulations

Now is time to test your understanding of all you have studied in this section of the state exam.

- Click the link below after reading these instructions
- Then **click** “Options” in the lower left side
- **Check** “Multiple Choice” and **Uncheck** “Flashcards & Written Answers”
- Then check “Audio” to “On”

<https://quizlet.com/598520944/learn>