



Letter from Consumer Federation of America to the Georgia Senate and  
House of Representatives in Support of HB 733-  
the Georgia Insurance Consumer Protection Act

March 10th, 2026

Speaker Jon Burns  
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Cc: Members of the Georgia Senate and House of Representatives

Re: Support HB 733—the Georgia Insurance Consumer Protection Act

The Consumer Federation of America (CFA)<sup>1</sup> urges your support for HB 733, the Georgia Insurance Consumer Protection Act, which provides much needed balance between consumers and insurance companies in a market where consumers are required to buy this product.

CFA has studied insurance rates and markets for many years and has decades of experience on making insurance more affordable and accessible. Georgia, like almost every other state, requires drivers to have auto insurance. Additionally, banks and other financial institutions require consumers to have homeowners insurance in order to get a mortgage. Therefore, Georgia has a responsibility to make sure this coverage is affordable and that consumers are fairly treated.

Unfortunately, in Georgia that is currently not the case. Auto insurance and homeowners insurance costs have been rising over the last

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<sup>1</sup> CFA is an association of over 200 consumer organizations that works to help consumers through research, advocacy, and education. Our Director of Insurance Douglas Heller is a member of the Federal Advisory Committee on Insurance and a Board member who helps oversee California's low-cost auto insurance program. Our Research and Advocacy Associate Michael DeLong is a funded Consumer Representative with the National Association of Insurance Commissioners (NAIC) and a member of the Nevada Advisory Committee on Property and Casualty Insurance.



several years, and many consumers are struggling to pay their premiums. Our 2025 report on rising homeowners insurance costs found that from 2021 to 2024, average homeowners insurance premiums in Georgia increased by 20%, from \$2,529 to \$3,037—a hike of over \$500.<sup>2</sup> And our past report on Georgia’s auto insurance costs found that in 2020, Georgia drivers with excellent credit paid an average annual premium of \$535, but drivers with fair credit paid on average \$789, and drivers with poor credit paid an average premium of \$1,047—a 96% penalty compared to drivers with excellent credit, and one that makes this coverage unaffordable to many ordinary consumers.<sup>3</sup>

When insurance departments have the power to thoroughly investigate insurance rates and insurers are required to be transparent, the results are far better for consumers. Rates are lower, consumers are better treated, and the market is stronger. When departments can’t prevent excessive rate increases or make sure policyholders are fairly treated, consumers lose.

HB 733 provides several consumer protections to make sure consumers get the fair insurance treatment they need. First, the bill creates the position of Insurance Consumer Advocate, who will be appointed by the Governor. The advocate will review insurer cancellations of policies and nonrenewals of policies to make sure they are fair for consumers, participate in the hearings that approve insurance rates, advocate for consumers at those hearings, and publish an annual written report of their activities.

Second, HB 733 repeals a harmful section of the law that says auto insurance rates cannot be excessive unless “a reasonable degree of

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<sup>2</sup> “Overburdened: The Dramatic Increase in Homeowners Insurance Premiums and Its Impacts on American Homeowners.” By Sharon Cornelissen, PhD, Douglas Heller, Ethan Weiland, and Michael DeLong. The Consumer Federation of America. April 2025.

Available at

<https://consumerfed.org/wpcontent/uploads/2025/03/OverburdenedReport.pdf>.

<sup>3</sup> “The One Hundred Percent Penalty: How Auto Insurers’ Use of Credit Information Increases Premiums for Safe Drivers and Perpetuates Racial Inequality.” By Douglas Heller and Michael DeLong. The Consumer Federation of America. July 31, 2023.

Available at [https://consumerfed.org/wpcontent/uploads/2023/07/Official-CFA-Credit-Score\\_2023-FINAL-REPORT.pdf](https://consumerfed.org/wpcontent/uploads/2023/07/Official-CFA-Credit-Score_2023-FINAL-REPORT.pdf).



competition does not exist.” Under this current law, the Insurance Department’s hands are tied when reviewing auto insurance rates—the companies can increase their auto insurance rates without triggering a review. That prevents regulators from exercising their power to make certain auto insurance is fair. This repeal will help make auto insurance more affordable and accessible for consumers at a time when many Georgians are forced to drive without coverage because it is too expensive.

Third, the bill requires any insurance rate filing that results in an overall rate increase of 10% or more over a 12-month period to go through an open and transparent review process, with extra scrutiny. CFA strongly supports transparent rate review of insurance rates, which gives policymakers and consumers the ability to dig out the truth and determine if the rate hikes are justified, and which allows policymakers to reject them if they are not actuarially sound. Large rate hikes should receive additional study.

Finally, HB 733 states that the Commissioner shall only approve insurance rate increases if those increases are supported by clear and compelling data, are needed for the insurance company to be financially stable, and are fair to consumers. If these conditions aren’t met, the Commissioner shall disapprove the proposed rates. As part of this initiative, insurance companies have to submit detailed reports to the Office of the Commissioner detailing why the rate increases are needed. And those reports will have to be based on risk factors, claims trends and costs, administrative expenses, and profit margins, and include statements on how the proposed increases will affect consumers. This will help provide long overdue transparency for Georgians.

At a time of high insurance costs, withdrawals and hollowing out of coverage, and numerous complaints from consumers about unfair treatment by companies, HB 733 will establish stronger consumer protections for Georgians. It will help ensure that consumers get the fair, affordable protection they deserve.

We urge a favorable report on HB 733. Please contact us at [mdelong@consumerfed.org](mailto:mdelong@consumerfed.org) with any questions.

**Consumer  
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*of America*

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Sincerely,

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Consumer Federation of America

