

Georgia Trial Lawyers Association

Protecting the Constitutional Promise of Justice for All by
Guaranteeing the Right to Trial by Jury,
Preserving an Independent Judiciary,
And Providing Access to the Courts for All Georgians

Media Release

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Georgians Can Get What They Pay For

SB 276, a bill ensuring fairness for auto-insurance policy holders,
was signed by Governor Sonny Purdue.

Atlanta-- Insurance companies in Georgia collect premiums on Uninsured/Underinsured Motorist (UM) Coverage but may never pay out—even after a catastrophic accident. Following a year in which Insurance Companies raked in record profits (“Insurers’ profits skyrocket”, AJC, 3-27-2007) consumers continue to pay for elective UM Coverage (UM is not required by law), thinking that if they were a victim in an accident they may need to access that money, and often, they cannot.

By signing SB 276 Governor Purdue has enabled Georgia’s consumers to elect to purchase Stacking UM Insurance—allowing them to actually get what they pay for. Twenty-three other states provide Stacking UM Insurance.

“Before SB 276 was law, a person who had elected to pay for UM Insurance and paid a monthly premium may not have been able to recover the money—even if they were in a catastrophic accident,” said Buck Rogers, an Atlanta attorney. **“For roughly the cost of a gallon of milk a month, families who choose to purchase Stacking UM will finally get what they have paid for—and when they need it most. SB 276 is the wisest piece of public policy legislation for every Georgian that I know of.”**

Stacking UM Coverage allows you to stack your coverage on top of the at-fault driver’s to the extent of the damages; whereas before you could only access the portion—if any at all—that exceeded the at-fault driver’s liability coverage.

“Sadly most people didn’t know that they couldn’t access this coverage until they were in a bad wreck,” said Chan Caudell an attorney in Cornelia. **“I would get calls from people who are injured, missing work, and don’t know how to cover their bills and feed their families. They thought the insurance they had purchased would help them. Unfortunately, it didn’t. SB 276 changes that.”**

SB 276’s passage began in 2007. During the 2008 session another piece of legislation was added to it. The new piece ensured that the Insurance Commissioner would still control the rates for the mandatory coverage demanded by state law while letting the other coverage compete within a free market.

“Governor Purdue did Georgia’s consumer a big favor by signing SB 276,” said Bill Clark, Director of Governmental Affairs for the Georgia Trial Lawyers Association. **“Now Georgians can rest assured that they will be getting what they pay for.”**

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