

TORT REFORM AT A GLANCE

What Independent Agents and Clients Should Know



WHAT IS TORT REFORM?

Tort reform is about modernizing Georgia's civil justice system to curb abusive lawsuits, lower legal costs, and protect small businesses and consumers. It helps keep our courtrooms focused on fairness and real justice - *not* jackpot-style payouts.

IIAG was a Leader in the Fight for Reform

IIAG was front and center in the fight for reform that protects independent agents and their clients. We worked closely with lawmakers and led a coalition of business allies to support Senate Bills 68 and 69.

Our members stepped up- testifying at the Capitol, educating legislators on how broken liability laws were affecting businesses and insurance costs, and spreading the word to clients across the state about the importance of speaking up for change.

WHAT'S NEXT?



Support for Business Growth: Georgia's Small businesses can grow with fewer legal uncertainties.



Improved Market Stability: A fairer legal system encourages insurers to stay and compete in Georgia.



Stronger Underwriting Confidence: Clearer rules help carriers offer better coverage with fewer legal risks.



More Trust in Agents: Clients benefit from a system that supports fairness, not lawsuit abuse.



Momentum for Future Wins: This victory proves our advocacy efforts work-let's keep going.

WHAT SENATE BILL 68 & 69 ACCOMPLISHED:

- Curbed inflated lawsuit payouts.
- Protected businesses from being unfairly blamed for crimes on their property.
- Let juries hear if someone wasn't wearing a seatbelt in an accident.
- Blocked litigation financing from foreign adversaries.
- Required transparency in who's funding new lawsuits (no more hidden backers influencing cases).

WHY IT MATTERS FOR YOUR CLIENTS:

Tort reform helps keep insurance rates steady by cutting down on big, unfair losses and making the rules more predictable.

It makes the legal process fairer for people being sued and gives businesses peace of mind so they can operate without constantly worrying about getting hit with huge claims. All of this helps protect jobs and keeps Georgia's economy strong.

PROTECTING THE PROGRESS.

The fight isn't over—these new reforms will be challenged, and we must stay engaged to protect Georgia consumers and preserve real progress.

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