IIAG
Independent Insurance Agents of Georgia, Inc.

Legal System Abuse Is Driving Up Your Auto Insurance Rates!

What is Legal System Abuse?

Legal system abuse occurs when certain practices by plaintiff attorneys unnecessarily increase the costs and duration of settling insurance claims. This creates significant financial burdens for consumers and businesses alike.

Factors contributing to this issue include:

Aggressive Legal Advertising: Attorneys nationwide spent $2.4 billion on advertisements, a 39% increase since 2019, promoting lawsuits with questionable value to consumers.

Third-Party Litigation Funding (TPLF): This often-hidden practice drives up costs by increasing attorney fees while reducing the actual financial recovery for consumers.

Georgia's Legal System Challenges

Georgia faces some of the **highest costs** related to legal system abuse in the country. Key data points include:

Affordability Concerns: Georgia ranks as one of the least affordable states for personal auto insurance.[3]

Judicial Rankings: The state was ranked the "#1 Most Challenging Legal Climate" by the American Tort Reform Association due to its legal environment.

Nuclear Verdicts: Georgia ranked 5th in the U.S. for nuclear verdicts (awards exceeding $10 million) in 2023.[1]

Advertising Saturation: Local legal services spent $233.5 million on over 3.4 million advertisements across Georgia, further fueling the litigation climate.[1]

Sources: [1] American Tort Reform Association, [2] U.S. Chamber Institute for Legal Reform, [3] Insurance Research Council

The economic impact on hardworking Georgians

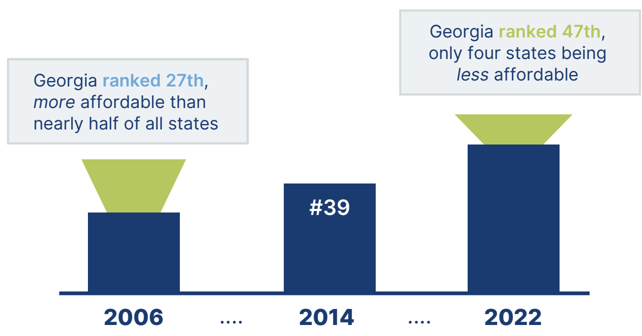
- Every Georgia family pays approximately **$5,592 annually** in "tort tax" costs.[2]
- Georgia loses an estimated **137,000 jobs** annually due to litigation costs.[1]
- In total, Georgians have lost **$8.29 Billion** in personal income due to legal system abuse.[1]

LEGAL SYSTEM ABUSE IMPACTING MAJOR COST FACTORS FOR PERSONAL AUTO INSURANCE [3]

Personal Auto Cost Driver	Georgia	U.S. Average
Underinsured Motorists	37.3%	15.7%
Injury Claim Relative Frequency	42.8	26.3
Claim Litigation Rate	1.4	0.6

Studies reveal that legal system abuse in Georgia drives up personal auto insurance rates, leading to more underinsured drivers on the road and a claim litigation rates three times the national average.

Georgia Ranks 47th lowest for Auto Insurance Affordability [3]



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