

DIRECTIVE
02-P&C-1

TO: ALL PROPERTY AND CASUALTY INSURERS DOING BUSINESS IN GEORGIA

FROM: JOHN W. OXENDINE
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: JULY 10, 2002

RE: O.C.G.A. § 33-24-46 COMPLIANCE

It has come to my attention that confusion exists as to what constitutes a “claim” for the purposes of compliance with O.C.G.A. § 33-24-46. It is the interpretation of the Georgia Department of Insurance that a “claim against a policy” should only result when the insured or an affected third party has contacted the insurer with the express purpose of seeking payment of proceeds under the terms of the policy in question. A report of loss or question relating to coverage will not independently establish a claim against the policy.

You are directed to comply with this interpretation of O.C.G.A. § 33-24-46 and to inform all of your company representatives of this Directive.

Please direct any questions or correspondence concerning this Directive to the Office of Commissioner of Insurance, Property and Casualty Division, 916 West Tower, Floyd Building, 2 Martin Luther King, Jr. Dr., Atlanta, GA 30334; (404) 656-4449.

JOHN W. OXENDINE
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA

Note: If you are an individual with a disability and wish to acquire this document in an alternative format, please contact the ADA Coordinator, Office of Commissioner of Insurance, 2 Martin Luther King, Jr., Drive, Atlanta, Georgia, 30334. Telephone Number (404) 656-2056; TTY/TDD (404) 656-4031.

