

State: Georgia

<http://www.gainsurance.org/>

**** Please note that we launched a new website design on July 17, 2008 that is easier to navigate and more user friendly.**

BUYING ASSISTANCE	Online source of indicated information:
Automobile	http://www.gainsurance.org/ConsumerService/AutoInsurance.aspx Various links to different auto insurance information are provided on this page.
a. Types and features	http://www.gainsurance.org/ConsumerService/AutoInsurance.aspx http://www.gainsurance.org/ConsumerService/InsureU/home.aspx
b. How to compare or lower costs	http://www.gainsurance.org/ConsumerService/AutoInsurance.aspx http://www.gainsurance.org/ConsumerService/InsureU/home.aspx
c. Price information	http://www.gainsurance.org/ConsumerService/RateComparisons-Auto.aspx
d. Date of price information	Insurers are required to update their rate information through our company portal after rate changes have been approved by the Department. We have 2008 data in our database, as well as previous years. However, as part of our new web site launch, we have redesigned the elements of the data that we would like to capture. We anticipate having new data presented on the web site in the early fall.
e. Solvency ratings	http://www.gainsurance.org/Other/externallinks.aspx Users can select A.M. Best to get an outside agency rating. We do NOT issue ratings for insurers
f. Solvency links	http://www.gainsurance.org/Other/externallinks.aspx Users can select A.M. Best to get an outside agency rating. We do NOT issue ratings for insurers
Homeowners	http://www.gainsurance.org/ConsumerService/HomeInsurance.aspx Various links to different homeowners insurance information are provided on this page.
a. Types and features	http://www.gainsurance.org/ConsumerService/HomeInsurance.aspx http://www.gainsurance.org/ConsumerService/InsureU/home.aspx
b. How to compare or lower costs	http://www.gainsurance.org/ConsumerService/HomeInsurance.aspx http://www.gainsurance.org/ConsumerService/InsureU/home.aspx
c. Price information	http://www.gainsurance.org/ConsumerService/RateComparisons-Homeowner.aspx
d. Date of price information	Insurers are required to update their rate information through our company portal after rate changes have been approved by the Department. We have 2008 data in our database, as well as previous years. However, as part of our new web site launch, we have redesigned the elements of the data that we would like to capture. We anticipate having new data presented on the web site in the early fall.
e. Solvency ratings	http://www.gainsurance.org/Other/externallinks.aspx Users can select A.M. Best to get an outside agency rating. We do NOT issue ratings for insurers
f. Solvency links	http://www.gainsurance.org/Other/externallinks.aspx Users can select A.M. Best to get an outside agency rating. We do NOT issue ratings for insurers
PUBLIC ENFORCEMENT	http://www.gainsurance.org/Enforcement/Home.aspx We offer the ability of users to search the public enforcement orders issued

	by the department.
Market conduct exams	http://www.gainsurance.org/Insurers/Examinations_Search.aspx We have 3 years worth of financial and market conduct examinations available online. We make the examinations available on the web as soon as they are made public.
Consumer alerts	http://www.gainsurance.org/ We have an alert button under the commissioner's corner that is updated as alerts are issued by the Commissioner. From this section of the home page, consumers have easy access to directive, news releases, bulletins, and the hearing schedule.
Company search function	http://www.gainsurance.org/Insurers/Home.aspx Home page for general insurer related issues.
a. Licensing information	http://www.gainsurance.org/Insurers/CompanySearch.aspx Data is updated nightly from our company licensing database.
b. Disciplinary actions	http://www.gainsurance.org/Enforcement/Orders_Search.aspx We are scanning and making available 3 years worth of orders online.
Agent search function	http://www.gainsurance.org/Agents/Home.aspx Wealth of information on agents, agencies, adjusters, counselors, surplus lines brokers, and education providers.
a. Licensing information	http://www.gainsurance.org/Agents/AgentStatus.aspx Data is updated nightly from our company licensing database.
b. Disciplinary actions	http://www.gainsurance.org/Enforcement/Orders_Search.aspx We have just started scanning and publishing agent orders online. We will be working over the next couple of months to link the disciplinary action into the agent search.
COMPLAINTS AND CLAIMS ASSISTANCE	http://www.gainsurance.org/home.aspx http://www.gainsurance.org/ConsumerService/Home.aspx We have links for submitting a complaint on the Department home page as well as the Consumers home page.
Online complaint submission	http://www.gainsurance.org/ConsumerService/Home.aspx http://www.gainsurance.org/ConsumerService/Complaint.aspx The consumer complaint process is outlined on this page. Step by step instructions are provided to facilitate efficient processing of the complaint. http://www.gainsurance.org/Other/QuestionEmail.aspx Consumers may also submit general questions online to the consumer services division.
Complaint data/index	
a. Automobile	http://www.gainsurance.org/ExternalResources/Documents/Consumer%20Services%20Documents/2007ClosedCaseSummary.pdf
b. Homeowners	http://www.gainsurance.org/ExternalResources/Documents/Consumer%20Services%20Documents/2007ClosedCaseSummary.pdf
Claim settlement tips	
a. Good faith explanation	http://www.gainsurance.org/ConsumerService/Complaint.aspx Expand the questions to see detailed explanations on these tips

	http://www.gainsurance.org/ConsumerService/ClaimTips-Insurance.aspx
b. Record keeping tips	http://www.gainsurance.org/ConsumerService/Complaint.aspx Expand the questions to see detailed explanations on these tips http://www.gainsurance.org/ConsumerService/SafetyTips.aspx
c. Timing of claims	http://www.gainsurance.org/ConsumerService/Complaint.aspx Expand the questions to see detailed explanations on these tips
d. First and third party claims	http://www.gainsurance.org/ConsumerService/Complaint.aspx Expand the questions to see detailed explanations on these tips http://www.gainsurance.org/ConsumerService/FAQ_Auto.aspx
e. Settlement timing	http://www.gainsurance.org/ConsumerService/Complaint.aspx Expand the questions to see detailed explanations on these tips
f. Complaint filing	http://www.gainsurance.org/ConsumerService/Complaint.aspx
g. Attorney help	http://www.gainsurance.org/ConsumerService/Complaint.aspx The department does not act as a lawyer or give legal advice, but we do provide advice on how to get in touch with a lawyer. Expand the questions to see detailed explanations on these tips.