



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

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BEFORE THE COMMISSIONER OF INSURANCE

STATE OF GEORGIA

NOTICE OF EMERGENCY RULEMAKING

Pursuant to O.C.G.A. §50-13-4(b), the Commissioner of Insurance is making the following changes to the Rules and Regulations of the Office of the Commissioner of Insurance:

- Amend Regulation Chapter 120-2-3-.06 entitled “Kinds of Licenses Issued;”
- Amend Regulation Chapter 120-2-3-.09 entitled “Examinations;”
- Amend Regulation Chapter 120-2-3-.18 entitled “Resident Bond Requirements;”
- Repeal Chapter 120-2-3-.46 entitled “Violations” and adopt in lieu thereof Chapter 120-2-3-.46 entitled “Limited Group Health Counselor;”
- Repeal Regulation Chapter 120-2-3-.47 entitled “Severability” and adopt in lieu thereof Chapter 120-2-3-.47 entitled “Violations;” and
- Adopt new Regulation Chapter 120-2-3-.48 entitled “Severability.”

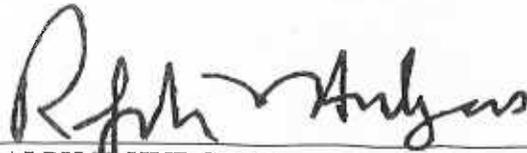
A copy of the Emergency Rule is attached hereto and made a part hereof by reference.

The Patient Protection and Affordable Care Act (“PPACA”) imposed a medical loss ratio on health insurers. As a result of the imposition of that medical loss ratio, some group health insurers have significantly reduced agent commissions. Reduced agent commissions may cause health insurance agents to withdraw from serving the group health insurance market, and a reduction of the number of group health insurance agents could have a detrimental effect upon Georgia consumers’ access to and use of health insurance. Counselors’ fees are not subject to any medical loss ratio and, consequently, have not been substantially reduced in response to PPACA’s requirements. The attached Emergency Rule will allow more agents to obtain group health counselor licenses, thereby ensuring that Georgia consumers have continued access to qualified individuals who can guide them through the health insurance process.

Consequently, the Insurance and Safety Fire Commissioner finds that there is an imminent peril to the public health, safety, and welfare of the citizens of this state and hereby adopts the regulations referenced above.

This Emergency Rule is being promulgated on an emergency basis for a period of 120 days beginning June 4, 2012. During the 120-day period that the Emergency Rule is in effect, the above cited Chapters will also be promulgated according to the rulemaking process outlined in O.C.G.A. §50-13-1 et seq.

Given under my Hand and Official Seal this 4th day of June, 2012.

A handwritten signature in black ink, appearing to read "Ralph T. Hudgens", written over a horizontal line.

RALPH T. HUDGENS
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA