



GOVERNOR

Keisha's DRIVE Plan to Lower the Cost of Driving

A plan to deliver immediate savings on insurance and at the pump, rein in unjustified rate hikes, and hold insurance companies accountable

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Georgia families are paying more for nearly everything, and auto insurance has become one of the fastest-growing costs in the household budget. Drivers who do everything right can still open a renewal notice and find another increase they did not expect and cannot avoid.

Auto insurance is required to drive legally, so families cannot simply walk away from the bill. Georgia drivers are paying some of the highest rates in the country, and they deserve both immediate savings and stronger protections against repeated, unjustified increases.

Keisha Lance Bottoms' DRIVE Plan delivers both. It provides guaranteed savings by eliminating Georgia's 2.25% state auto insurance premium tax, rolling the state gasoline tax back to 28 cents per gallon, reducing the diesel tax to 31.3 cents per gallon, and ending automatic annual fuel-tax increases. For the average Georgia gasoline driver, the two tax cuts together would save about \$110 a year before any additional savings from the plan's insurance reforms. DRIVE also reins in repeated increases, requires greater accountability, rewards safe drivers, expands affordable coverage, and attacks the underlying costs driving premiums higher.



Georgia Drivers Are Paying More

Georgia drivers are paying substantially more for auto insurance than drivers in much of the country. Experian reports that the average Georgia auto insurance premium is about \$3,050 a year in 2026, while full coverage averages about \$3,838, 31% above the national full-coverage average. For families already squeezed by higher prices for housing, groceries, utilities, and other necessities, another insurance increase can mean hundreds of dollars more each year just to stay on the road.

The problem is even more severe in metro Atlanta. Recent comparisons show Atlanta-area drivers paying roughly 7 % more than the statewide average under one major estimate, while other current market analyses place the Atlanta premium gap above 20 %. The exact figure varies by driver profile and methodology, but the conclusion does not: congestion, crashes, theft, ZIP-code rating practices, and the concentration of uninsured motorists make coverage substantially more expensive for metro Atlanta families.

One of the biggest contributors to elevated premiums is Georgia's high uninsured-motorist rate. Recent reporting placed the share of uninsured Georgia drivers at approximately 18 %, compared with a national rate of about 15 %. When an uninsured driver causes a crash, insured motorists and their carriers absorb more of the cost, and that burden is ultimately spread across the premiums paid by everyone who follows the law.

Years of rising rates have left Georgia families paying more without enough protection from repeated increases. A handful of company reductions cannot substitute for permanent consumer protections. The DRIVE Plan starts with guaranteed savings and then puts stronger rules in place to rein in unjustified hikes, lower underlying costs, expand affordable coverage, and hold insurers and regulators accountable for results.



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The DRIVE Plan

Priority	What It Does
D eliver Immediate Relief	Eliminate the 2.25% state premium tax on private-passenger auto insurance, saving the average driver about \$70 a year, and require the full savings to appear as a visible credit on every bill.
R ein In Unjustified Rate Hikes	Limit insurers to one rate increase per year and require prior approval for large increases.
I nsist on Accountability	Create an independent Insurance Consumer Advocate, require excess-profit refunds, and make rate and profit data public.
V alue Safe Drivers and Fair Pricing	Require meaningful safe-driver savings and prohibit pricing practices based on wealth, loyalty, or unrelated personal characteristics.
E xpand Affordable Coverage	Create a low-cost basic policy, curb junk fees, and pair uninsured-motorist enforcement with affordable pathways back to coverage.



D — Deliver Immediate Relief to Georgia Drivers

Eliminate the state auto insurance premium tax and guarantee the savings go to motorists.

Eliminate the 2.25% state premium tax on private-passenger auto insurance and require insurers to pass the full value directly to policyholders through a clearly labeled “Georgia Auto Insurance Tax Relief Credit” on every bill and renewal notice. Based on current premiums, the tax elimination would save the average Georgia driver about \$70 a year and provide approximately \$330 million in annual savings statewide. Every dollar of the tax reduction should go to drivers, not be absorbed into company profits.

Cut the state gas and diesel taxes and end automatic increases.

Georgia's state fuel tax has automatically increased over time and is currently 33.3 cents per gallon for gasoline and 37.3 cents per gallon for diesel. The DRIVE Plan would roll the gasoline tax back to a flat 28 cents per gallon and reduce the diesel tax to 31.3 cents per gallon. It would also eliminate the automatic annual increases, so Georgia drivers are not hit with a higher state fuel tax simply because a statutory formula changes.

The gasoline reduction is 5.3 cents per gallon. Using the latest Federal Highway Administration estimate of 18,334 miles traveled per Georgia licensed driver and a representative vehicle averaging 25 miles per gallon, an average gasoline driver would save approximately \$39 a year at the pump. A 15-gallon fill-up would cost about 80 cents less in state tax.

The diesel reduction is 6 cents per gallon. A personal diesel vehicle traveling the same 18,334 miles per year and averaging 20 miles per gallon would save approximately \$55 a year. A 20-gallon diesel fill-up would save \$1.20 in state tax. Commercial diesel users that purchase substantially more fuel would realize larger savings. These reductions apply only to the state motor-fuel excise tax. Local motor-fuel tax revenue would remain unchanged. Ending the automatic increases would also protect drivers from future state fuel-tax hikes, while preserving the majority of dedicated motor-fuel revenue for Georgia roads and bridges.



R — Rein In Repeated and Unjustified Rate Hikes

Limit insurers to one rate increase per year.

Auto insurers should not be allowed to stack multiple increases on Georgia families throughout the same year. Keisha's plan would generally limit each insurer to one private-passenger auto rate increase per calendar year, with a narrow exception for a documented emergency or extraordinary market condition approved by the Insurance Commissioner.

Require savings to be passed through after reforms.

When state action lowers insurer costs, through tax relief, fraud reduction, or other reforms, companies would be required to file a public savings report showing how those savings were reflected in premiums. Insurers that cannot demonstrate a pass-through could be required to reduce rates or issue credits.

Measure whether tort reform actually lowers insurance costs.

Georgia enacted major tort-law changes in 2025 after supporters argued that the legislation would stabilize insurance costs for businesses and consumers. Georgians deserve an objective answer about whether those promised savings materialize. The DRIVE Plan would require the Department of Insurance to establish a pre-reform baseline and collect annual data on premiums, approved rate changes, claims frequency and severity, litigation expenses, settlements, loss ratios, insurer profits, and the availability of coverage.

An independent actuarial and economic analysis would compare results before and after the reforms, distinguish auto insurance from other commercial and liability lines, account for inflation and repair costs, and identify whether any decline in insurer losses was passed through to policyholders. Insurers would be required to report savings attributable to the new laws, and the state would publish an annual public report. If costs fall but premiums do not, the Insurance Commissioner would have authority to order new rate filings, require credits or reductions where permitted by law, and refer misleading submissions for enforcement.



I — Insist on Accountability and a Strong Consumer Voice

Create a Georgia Insurance Consumer Advocate.

Georgia needs an independent advocate whose only client is the public. The Consumer Advocate would have authority to review major rate filings, challenge unjustified increases, obtain insurer data, participate in regulatory proceedings, and represent policyholders before the Department of Insurance.

Require refunds when insurers overcollect.

When an auto insurer's actual profits substantially exceed the projections used to justify its rates, the excess should be returned to Georgia motorists through refunds, premium credits, or required rate reductions. Companies should not be permitted to use inflated projections to collect more than they reasonably need.

V — Value Safe Drivers and End Unfair Pricing

Create a Georgia Good Driver Basic Policy.

Insurers would be required to offer a state-approved, low-cost policy for safe, income-eligible drivers. The policy would include state-minimum liability coverage, transparent pricing, flexible payment options, no junk fees, and the option to purchase uninsured-motorist protection.

E — Expand Affordable Coverage and Reduce Real Cost Drivers

Crack down on junk fees.

Georgia would cap or prohibit excessive installment fees, reinstatement charges, late-payment fees, paper-billing fees, and policy-processing fees. Drivers who cannot afford to pay six months of premiums at once should not pay more simply because they need a monthly payment plan.

What the Average Driver Saves Immediately

The DRIVE Plan delivers direct savings before counting the additional benefits of rate controls, safe-driver discounts, excess-profit refunds, junk-fee limits, or other insurance reforms. Eliminating the 2.25% state auto insurance premium tax saves approximately \$69 a year on a \$3,050 average annual premium. Rolling the gasoline tax from 33.3 cents to 28 cents saves an estimated \$39 a year for the average Georgia driver under the mileage and fuel-economy assumptions above. Together, that is approximately \$108, or about \$110 in direct annual savings for the average gasoline driver.

For a similarly driven personal diesel vehicle averaging 20 miles per gallon, the combined insurance premium-tax and diesel-tax reductions would total approximately \$124 per year, before additional DRIVE savings.