

INTRODUCTION TO 2025 EDITION

This 2025 Edition of *Georgia Property and Liability Insurance Law* is a complete guide to the most heavily litigated areas of insurance law (excluding automobile insurance), including general liability, first-party property, professional liability, and excess liability policies. This handy, yet thorough, manual makes all Georgia statutes and major cases regarding these types of insurance law quickly accessible. Since last year's edition, new material has been added and/or existing material updated on the following subjects, among others:

- Limited policy changes
- Replacement cost
- Duty to defend
- Opioid crisis
- Economic losses
- “Accident” as “occurrence”
- Personal and advertising injury
- Use of automobile exclusion
- Excess insurance
- Self-insured retention
- Additional insureds
- Complete compensation rule
- Reservation of rights
- Duty to settle
- Offers to settle
- Rejection of settlement demand

This 2025 Edition replaces the 2024 Edition, which now may be recycled or discarded.