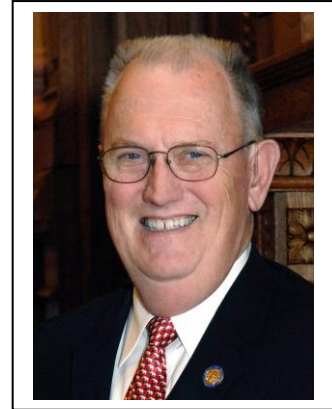


2010 candidate questionnaire

NAME: Ralph Hudgens

PARTY: Republican State Senate, District 9

SEEKING: Insurance Commissioner



1. Why are you seeking your office?

My campaign has taken me all over this state; I can tell you Georgia families are struggling and so is Georgia business, particularly our small businesses. The nation and our state will rebound from these troubles, but I am not looking to Washington for answers. Our hope for job creation is homegrown. Georgia's family businesses cannot grow and cannot add jobs without a strong insurance market. As a matter of fact, nothing of economic significance can be built, manufactured, or open for business without insurance. The Office of Insurance Commissioner plays a major role in encouraging a competitive insurance marketplace.

2. What do you expect to accomplish if elected?

The Commissioner has the responsibility to create a level playing field for insurance buyers and sellers. I would like to see the same rules for commercial auto and homeowners insurance that were established in 2008 with Senate Bill 276 for private passenger auto. This bill changed the method to approve rate increases or decreases for companies from "prior approval" to "file and use". Increasing competition between companies for business has resulted in drastic reductions in auto premiums as demonstrated by all the television commercials bidding you to switch and save. Increased competition always results in better service, prices.

3. What distinguishes your candidacy?

Experience separates me from all the other candidates. I have served fourteen years in the legislature – the last six as Chairman of the Senate Insurance Committee. I have the relationships and the know how to be an effective advocate for consumers at the Capitol. I own four small businesses and understand the importance of insurance and how to protect the Georgia consumer.

In the first Bush Administration, I served as the State Director of a large agency in the US Department of Agriculture giving me the administrative experience. Georgia can't afford to place a "novice" in this position.

4. What are the key issues in your race?

The federal health care takeover dominates headlines. Georgia joined over 18 other states in challenging the constitutionality of the scheme. Even now, 75% of all policies issued in Georgia are covered by the federal ERISA act. Yet Obama Care is a vast expansion of federal power over your healthcare. This session I sponsored, SB 411, which states that no Georgia citizen can be forced to purchase nor can they be fined for the refusal to purchase healthcare insurance. You can visit A Free Georgia.com to sign a petition to urge the Governor to sign the bill into law.

5. Pick one issue. Expand on how you will address it.

Our nation, the strongest economy in the world, was built on free enterprise and competition. In multiple studies, it has been shown that less bureaucracy results in a freer market and that competition drives prices down. In states that have less regulations on rate increases and decreases, insurance prices are much less than in Georgia. Hence, I would change the rules, which regulate these companies. We would experience what we did after SB 276 (“file and use” for private passenger auto) went into effect in 2008. Why not let these forces drive down our insurance cost?

6. 100 word summary of your background

At the University of Florida, I majored in citrus production with plans to return to the family farm. After a freeze killed our citrus groves, I accepted a job with Shell Ag. In 1989, after 18 years I left Shell and moved to Athens. I served George H. Bush as State Director of ASCS, an agency of the US Dept. of Agriculture. I was elected to the State House in 1996 and the State Senate in 2002. Suzanne and I have 4 children and 12 grandchildren. Three of our businesses are co-owned and managed by our children.