

STATE OF NEW YORK

4200

2019-2020 Regular Sessions

IN ASSEMBLY

February 1, 2019

Introduced by M. of A. MONTESANO, B. MILLER, GIGLIO, MORINELLO, McDO-
NOUGH -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to the provision of
underwriting information

The People of the State of New York, represented in Senate and Assem-
bly, do enact as follows:

1 Section 1. The insurance law is amended by adding a new section 3444-a
2 to read as follows:

3 § 3444-a. Underwriting information. 1. Insurers shall display on the
4 declarations page to their homeowners and dwelling fire personal lines
5 insureds all pertinent underwriting information used to derive the
6 premium for such policy, including, but not limited to, the estimated
7 square footage of the property to be insured, its primary construction
8 material, distance from nearest fire hydrant (if applicable), the fire
9 district or fire protection district in which the property is located
10 and whether a credit score was used in determining the premium and, if
11 so, the actual score and where such score lies on the scale of the
12 company or entity which provided the score.

13 2. The information required by this section shall be displayed on the
14 declarations page of all new homeowners and dwelling fire personal lines
15 policies and all renewal homeowners and dwelling fire policies.

16 § 2. This act shall take effect on the one hundred eightieth day after
17 it shall have become a law.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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