

STATE OF NEW YORK

1809

2021-2022 Regular Sessions

IN ASSEMBLY

January 11, 2021

Introduced by M. of A. CAHILL, DiPIETRO, THIELE -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to using driving history as a rating or underwriting factor for private passenger motor vehicle insurance

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

1 Section 1. The insurance law is amended by adding a new section 2618
2 to read as follows:

3 § 2618. Verification of driving history. No insurer who utilizes an
4 applicant's driving history as a rating or underwriting factor for
5 private passenger motor vehicle insurance in the state shall bind a
6 policy of insurance, or accept a down payment for a policy, without
7 first verifying said applicant's driving history, as well as the driving
8 history of all named-drivers listed by the applicant on the private
9 passenger motor vehicle insurance application, through the use of a
10 reliable third party database.

11 § 2. This act shall take effect on the ninetieth day after it shall
12 have become a law and shall apply to policies issued, renewed or modi-
13 fied on or after such date. Effective immediately, the addition, amend-
14 ment and/or repeal of any rule or regulation necessary for the implemen-
15 tation of this act on its effective date are authorized to be made and
16 completed on or before such effective date.

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

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