S T A T E O F N E W Y O R K

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I N A S S E M B L Y

May 30, 2014

Introduced by COMMITTEE ON RULES -- (at request of M. of A. Crespo) -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to prohibiting motor vehicle insurers from discriminating based on education or occupation

THE PEOPLE OF THE STATE OF NEW YORK, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. The insurance law is amended by adding a new section 2616 to read as follows:

S 2616. DISCRIMINATION BECAUSE OF EDUCATION OR OCCUPATION. NO INDIVIDUAL OR ENTITY DOING BUSINESS IN THE STATE AS A MOTOR VEHICLE INSURER THAT IS SUBJECT TO THE SUPERVISION OF THE SUPERINTENDENT SHALL, BASED ON EDUCATION OR OCCUPATION:

(A) MAKE ANY DISTINCTION OR DISCRIMINATION BETWEEN PERSONS AS TO THE PREMIUMS OR RATES CHARGED FOR MOTOR VEHICLE INSURANCE POLICIES OR IN ANY OTHER MANNER WHATSOEVER;

(B) DEMAND OR REQUIRE A GREATER PREMIUM FROM ANY PERSON THAN SUCH INSURER REQUIRES AT THAT TIME FROM OTHER INDIVIDUALS OR ENTITIES IN SIMILAR CASES; OR

(C) REFUSE TO ISSUE, RENEW, OR SELL A POLICY AFTER APPROPRIATE APPLICATION THEREFOR.

S 2. This act shall take effect immediately.

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

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