

# STATE OF NEW YORK

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3641

2019-2020 Regular Sessions

## IN SENATE

February 11, 2019

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Introduced by Sens. BRESLIN, SEWARD -- read twice and ordered printed,  
and when printed to be committed 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 Assem-  
bly, do enact as follows:

1 Section 1. The insurance law is amended by adding a new section 2617  
2 to read as follows:

3 § 2617. 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, any actions necessary  
14 to implement the provisions of this act on its effective date are  
15 authorized and directed to be completed on or before such date.

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

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