

# STATE OF NEW YORK

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5899

2023-2024 Regular Sessions

## IN SENATE

March 22, 2023

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Introduced by Sen. BRISPORT -- 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 alternative forms of identification for renters 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 3422  
2 to read as follows:

3 § 3422. Renters insurance; alternative forms of identification.  
4 Notwithstanding any other provision of this chapter or any other law to  
5 the contrary, every insurer issuing a policy or contract for renters  
6 insurance, shall accept, in lieu of a social security number, a munici-  
7 pal identification card, or other state or local government-issued iden-  
8 tification card. The insurer may also require, as proof of identity, a  
9 notarized copy of the rental lease signed by the property owner, the  
10 property management firm and the insured. The premium for such policy or  
11 contract which insures renters shall be based on sound underwriting and  
12 actuarial principles. Insurers shall provide insureds with the option to  
13 pay such renters insurance premium in one full payment, in twelve month-  
14 ly payments, or by biannual payments.

15 § 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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