STATE OF NEW YORK

5461

2025-2026 Regular Sessions

IN SENATE

February 21, 2025

Introduced by Sen. COMRIE -- 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 homeowner natural disaster preparedness, home safety and loss prevention courses

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

Section 1. Subparagraphs 3 and 4 of paragraph (a) and paragraph (d) of subsection 5 of section 2346 of the insurance law, as added by section 2 of part BB of chapter 54 of the laws of 2016, are amended and a new paragraph (e) is added to read as follows:

(3) "Homeowner natural disaster preparedness, home safety and loss prevention course" means a natural disaster preparedness, home safety and loss prevention course that has been submitted to the superintendent for [~~their information and review~~] **approval** by an applicant**, and which has been approved by the superintendent, pursuant to paragraph (d) of this subsection**. Such course [~~may~~] **shall** provide useful information to participants on items including, but not limited to: courses of action that can be taken before, during and after the occurrence of a natural disaster, strategies to reduce risk exposure to insured residential property owners and renters, and information about the installation of equipment, devices or other capital improvements to real property which can help to eliminate or mitigate damage to real or personal property, personal injury or the loss of life caused by a natural disaster or other insurable event or occurrence of a fire, theft, burglary, personal injury or property damage.

(4) "Applicant" means an insurer, or any other person, agency or organization which submits a proposed homeowner natural disaster preparedness, home safety and loss prevention course to the superintendent for [~~their information and review~~] **approval pursuant to paragraph (d) of this subsection**, and who or which is prepared and able to offer such course to insureds upon the approval thereof.

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

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(d) The superintendent may establish, by rule or otherwise, standards or guidelines to be used by the superintendent when reviewing the proposed homeowner natural disaster preparedness, home safety and loss prevention courses. **Every such course submitted by an applicant to the superintendent for approval must be reviewed and shall be subject to approval by the superintendent.**

(e) The department shall issue a request for proposal for the homeowner natural disaster preparedness, home safety and loss prevention courses described pursuant to this subsection. On or before March first, two thousand twenty-six, the department shall submit a request for state funding in order to effectuate the provisions of this subsection; provided, however, that no expenditure shall be made until the superintendent has approved a program and fiscal plan for homeowner natural disaster preparedness, home safety and loss prevention courses. Such plan shall include, but not be limited to, the following: (1) specific criteria to be applied in evaluating the requests for proposal; and (2) uniform course and cost standards.

§ 2. This act shall take effect immediately.