§ 2327. Verification of driving history. No insurer who utilizes an applicant's New York state driving history as a rating or underwriting factor for private passenger motor vehicle insurance in this state shall bind a policy of insurance, or process a percentage of the annual premium due for a policy, without first making a good faith effort to verify said applicant's New York state driving history, as well as the New York state driving history of all named drivers that are used to rate the policy and are listed by the applicant on the private passenger motor vehicle insurance application, through the use of a third-party database. An insurer also shall verify, through a third-party database, the New York state driving history of a named driver used to rate the policy when added during the policy period, unless the New York state driving history is unavailable at the time of the initial inquiry due to a temporary website outage, service interruption or other circumstances beyond the control of the insurer, producer or third-party representative.