

# S.4157 (Sanders) / A.112 (Berger)

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<b>BILL</b> <b>S.4157 (Sanders) / A.112 (Berger)</b>
<b>SUBJECT</b> <b>Anti-Arson Applications</b>
<b>DATE</b> <b>February 24, 2025</b>
<b>SUPPORT</b>

The Business Council supports S.4157 (Sanders) / A.112 (Berger), which would repeal legislation that is no longer necessary because of current data technology. It would reduce financial and other resource burdens for the City of New York, consumers and property and casualty insurers alike with no negative impact to any party in the state.

This common sense legislation repeals section 3403 of the insurance law, originally enacted in 1981, which allowed insurers ownership and property valuation information and requires property owners to sign a fraud statement important to arson investigations. Today, such information is available to insurers by other less onerous means.

A number of municipalities in the state have repealed their anti-arson laws and requirements, leaving New York City as the only municipality in the state where the anti-arson application remains in effect. This unnecessarily creates a burden on both policy holder and insurer alike. There is simply no longer a need for the current law or regulation, and it is appropriate and beneficial to all for the law and regulations to be repealed.

It is for these reasons that The Business Council supports passage of S.4157 (Sanders) / A.112 (Berger).