



# S.4008 / A.3008 (TEDE Part W)

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<p><b>BILL</b></p> <p>S.4008 / A.3008 (TEDE Part W)</p>
<p><b>SUBJECT</b></p> <p>Allows Insurers to Waive Photo Inspections for Comprehensive Auto Coverage</p>
<p><b>DATE</b></p> <p>February 16, 2023</p>
<p><b>SUPPORT</b></p>

The Business Council supports S.4008 / A.3008 Part W of the Executive Budget proposal. This proposal would permit auto insurers to waive photo inspections for comprehensive coverage, easing an unnecessary burden on both insurer and insured.

Under existing law, drivers who want to obtain comprehensive or collision coverage must visit an inspection site in person within 14 days of their policy’s effective date. Should an insured party fail to get to an inspection site for any reason, coverage must be canceled. With time and resources short for many families, this requirement can become more than a simple inconvenience, it can become a major disruption.

The original photo inspection mandate is over forty years old. Given new technology used for fraud detection and investigation, these inspections, for the purposes of preventing insurance fraud, are simply no longer necessary. The flexibility to waive photo inspections has no negative impact on fraud detection and only works to save the public time, money and affordable coverage.

The hallmark of good legislation is that which puts forth policies that recognize advancements in technology while still affording flexibility. This is such a piece of legislation. Common sense and savings for consumers are excellent outcomes to this proposal.

The Governor vetoed a similar proposal (S.6028 Breslin/A.6877 Zebrowski) in 2022 with the promise that she would engage with the Legislature to find a solution. We enthusiastically supported that proposal and continue to offer our support for Part W of S.4008 / A.3008 and urges its inclusion in the final budget.