

## PIANY's Orrino meets with Queens County legislators

Gino Orrino, whose office is located in Corona, Queens, is President-Elect of the New York Young Insurance Professionals and Political Action Liaison for the Professional Insurance Agents of New York State Inc., (PIANY) met with a number of local lawmakers throughout the Queens area on key issues affecting independent insurance agents in New York State. He has met with the following area legislators: NYS Sen. Tony Avella, 11SD; NYS Sen. Jose Peralta, 13SD; Assemblyman Rory Lancman, 25AD; Assemblyman Ed Braunstein, 26AD; Assemblyman Jeff Aubry, 35AD; and Assemblyman Francisco Moya, 39AD.

PIANY is working on behalf of local independent agents, their businesses and their clients for the passage of a comprehensive legislative agenda in 2011, which includes: repealing mandatory photo inspections, standardizing windstorm triggers, requiring uniformity of certificates of insurance subject of approval of the New York State Insurance Department; and increasing tools to fight auto fraud.

"PIANY has been having conversations with Queens lawmakers for many years, sharing ideas and solutions that benefit the New York insurance consumer," said Orrino. "I appreciate the time and consideration these legislators have provided and we will continue to work with them to help ensure that these concerns are addressed throughout the year."

PIANY's legislative priorities are of particular importance to the insurance-buying public throughout New York state. The association's key goals for the year are as follows:

- The repeal of mandatory photo inspections. Currently, insurers must require these inspections, which call for photos to be taken of a car before collision or comprehensive insurance is issued. Though originally intended to reduce insurance fraud, the requirement represents an onerous burden for the insured, as failure to obtain an inspection, with sometimes as little as five days notice, can result in a lapse of physical damage coverage. Methods for verifying and tracking the existence and physical condition of vehicles have improved greatly since the regulation was enacted, making the regulation antiquated and unnecessary.



- Standardize homeowners insurance windstorm triggers. Windstorm coverage requires classifications of wind damage in order for a policy to cover damage, related to specific "trigger" events. However, these "triggers" differ from policy to policy, potentially leaving gaps for insurance consumers. The development of uniform hurricane deductible triggers is something that must be addressed before we witness the consequences that will occur the next time a catastrophic event hits New York's coastal areas.

- Require certificates of insurance to be filed and approved by the NYSID. Insurance producers often are asked to complete certificates of insurance forms that add terms or clauses that are not contained in an actual policy. Seeking to prevent parties from insisting on the creation of unique and highly problematic certificates, which potentially mislead policyholders or those who request them about the coverage that is in place, PIA seeks legislation to require that certificates of insurance must be filed with and approved by the superintendent of insurance and

standardized through industry authorities.

- Reform no-fault. Steep increases in no-fault fraud continue to plague New York state. As a result, the costs associated with fraud and abuse of the state's no-fault system are ultimately borne by policyholders, our members' clients, and are now the second highest in the country. Nonetheless, New York's no-fault system remains sound public policy and a viable system to ensure that injured policyholders' claims are paid in an effective and efficient manner. The time has come, once again, for substantive change of the no-fault system though both legislation and regulation. PIANY supports changes to New York's laws and regulations to fight the epidemic of insurance fraud that is attacking the state's no-fault system.

PIANY is a trade association representing professional, independent insurance agencies, brokerages and their employees throughout the state.

NY-YIP is an organization dedicated to the professional and personal growth of newcomers to the insurance industry, and an affiliate of PIANY.

## Dromm Brings Arts Program to Schools in his District

Through the New York City Council's CASA (Cultural After-School Adventures) Initiative, NYC Council Member Daniel Dromm has provided schools in his district the invaluable chance to be enriched by and exposed to theater, music, and the performing arts. Pictured above, Dromm is joined by P.S. 69 Principal Martha Vazquez, Inside Broadway Executive Director, Michael Presser and students from P.S. 69 after a recent performance of Fractured Fairytales. The show was produced by Inside Broadway, a NYC based children's theater company. Council Member Dromm secured \$100,000 in CASA funding for schools throughout his district.



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