

[Law Would Strengthen Drivers' Safety Nets](#)

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Guest Viewpoint: Law Would Strengthen Drivers' Safety Nets

This editorial appeared in the September 18th Ithaca Journal. To read another editorial on this issue that appeared in the Buffalo News, [click here](#).

As a consumer advocate and former insurance analyst with the New York State Consumer Protection Board, I urge Gov. Andrew Cuomo to sign into law S.7787/ A.10784. This is a pro-consumer bill that will help protect New Yorkers by promoting a low-cost but substantial enhancement to auto insurance: supplementary uninsured/ underinsured motorist (SUM) coverage.

SUM insurance is little understood by consumers and, for complicated reasons, insurers undersell it. For a very low premium, SUM insurance covers drivers and their loved ones in the event of an accident with an underinsured, uninsured or hit-and-run driver. While many drivers act responsibly by purchasing more liability insurance than the legally required minimum, they do not realize that to protect themselves they must also increase the SUM limits on their policy. This bill will help strengthen New Yorker drivers' financial safety nets. It is good public policy.

Through a "Roadmap to Preparedness" program, our organization does outreach and education to help people be financially literate, savvy insurance consumers. This bill is consistent with that mission.

The experience of New Yorker Thomas Reilly highlights the need for this legislation and for people to understand the benefits of adding SUM protection to their car insurance. Reilly had paid a hefty premium for \$1 million in liability insurance. But after an accident left him seriously injured, he discovered that his liability insurance did not cover all accidents, and in fact he only had \$25,000 to cover his extensive injuries. By that time, it was obviously too late to enhance his coverage to the necessary level.

This legislation will prevent more cases like Reilly's. Twenty-six other states have already adopted similar



measures requiring that insurers offer their consumers SUM insurance an appropriate level based on their other insurance decisions, but still allowing the consumer the choice of selecting less coverage. This common-sense bill will help fill a common gap in insurance policies while maintaining consumer choice.

We urge Gov. Cuomo to sign S.7787/ A.10784 into law and help New Yorkers strengthen their personal, financial safety nets.

Bach is the co-founder and executive director of United Policyholders, a nonprofit voice and information resource for insurance consumers in all 50 states. Learn more online at www.uphelp.org.

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