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**WESTERN NEW YORK LAW CENTER APPLAUDS SUPERINTENDENT VULLO'S ACTION TO CRACK
DOWN ON DISCRIMINATORY AUTO INSURANCE PRACTICES**

New York Department of Financial Services action to eliminate auto insurers ability to use educational attainment and occupational status marks a significant step in eliminating discriminatory pricing practices in New York State

Buffalo, NY – The Western New York Law Center applauds Superintendent Vullo's action to eliminate the use of education and occupational status as pricing factors in personal auto insurance. After a lengthy investigation into the auto insurance industry's use of educational attainment and occupational status, the New York Department of Financial Services issued their final rule limiting auto insurers ability to use educational attainment and occupational status as pricing factors. The new regulation prohibits insurers from using an individual's occupational status or educational level as factors in setting rates, unless the insurer demonstrates to the satisfaction of the Superintendent of Financial Services that the use of these factors does not result in rates that are unfairly discriminatory.

In 2015, the Western New York Law Center issued two reports detailing the impact auto insurers use of education and occupation as pricing factors have on drivers in Buffalo and Western New York. In their reports the Law Center found that a Western New York driver with a high school education working as a bank teller pay as much as 15% more for auto insurance when compared to the same driver with a masters degree, working as a Vice President.

With statewide partners from New Yorkers for Responsible Lending, New York Public Interest Research Group, Consumers Union, and New Economy Project NYC, the Law Center worked with the Department of Financial services to bring to light the fact that good drivers with less education and lower status jobs were paying more for auto insurance. The collective statewide voice played a significant role in raising awareness of discriminatory practices in the auto insurance industry in New York State. The group of organizations worked to raise awareness and fight for a fair auto insurance marketplace for lower income drivers in the state.

"We applaud Superintendent Vullo for taking action to curb discriminatory pricing practices in the auto insurance industry in New York State," said Joe Kelemen, Executive Director at the Western New York Law Center. "New York drivers should be priced based on how they drive. The action taken by the Department of Financial Services is a necessary step in creating a fair auto insurance marketplace for lower income drivers in New York State."

For more information on the Western New York Law Center's work and the final rule issued by New York Department of Financial Services please follow the links provided.

July 2015, Western New York Law Center Report on the use of Education and Occupation in Auto Insurance Pricing in Buffalo: <http://wnylc.com/wp-content/uploads/2015/09/July-2015-Western-New-York-Law-Center-Auto-Insurance-Report.pdf>

December 2015, Western New York Law Center Report on the use of Education and Occupation in Auto Insurance Pricing in Western New York: http://wnylc.com/?page_id=87526

December 2017, New York Department of Financial Services Final Rule on the use of Education and Occupation in Auto Insurance Pricing: http://www.dfs.ny.gov/insurance/r_finala/2017/rf150a2txt.pdf

December 2017, Department of Financial Service Press Release: <http://www.dfs.ny.gov/about/press/pr1712131.htm>