



Queens Civic Congress

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QUEENS CIVIC CONGRESS URGES PROTECTIONS FOR HOMEOWNERS FROM INSURANCE CO. CANCELLATIONS

Testimony at Committee On Consumer Affairs
October 30, 2007

Presented and prepared by
Vice President Barbara S. Larkin

Thank you Chairman Comrie for this opportunity to testify; the Queens Civic Congress appreciates the invitation extended by you and Speaker Quinn to share our position on this important matter. My name is Barbara Larkin, Vice President of Queens Civic Congress, an umbrella organization of more than 110 neighborhood based civic organizations representing property owners, including those owning coops and condos, and tenants who reside in every part of Queens County. The Queens Civic Congress urges the City Council to weigh in on an essential issue of consumer fairness and equity faced by many homeowners who live in or near shoreline communities.

The Queens Civic Congress urges the City Council to adopt Resolution. No. 430-A which calls upon the New York State Legislature to pass legislation that would lower the percentage of homeowners insurance policies that a company may cancel or refuse to renew without the approval of the New York State Insurance Department.

In January of last year, Allstate Insurance Company decided to cancel or not renew homeowners insurance policies of approximately 28,000 homeowners residing in coastal communities in New York City, Westchester and Long Island. Although my insurance coverage was not dropped – I live in The Rockaways and am also President of the Belle Harbor Property Owners Association, neighbors have shared their agonizing stories after receiving notification that their homeowners policies were not being renewed.

Since the 28,000 unfortunate policyholders canceled or dropped by Allstate represents less than 4% of Allstate's total policies in NYS, the insurance company slips under that State Insurance Law threshold to notify the NYS Department of Insurance of its plans or take any steps to ensure that the company's rejection of this clientele is conducted in a manner that minimizes the disruption sure to result when so many homeowners abruptly find themselves having to obtain replacement coverage.

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Additionally, under current law, Allstate faces no requirement to demonstrate any kind of financial rationale for dropping these policyholders. Many of these property owners have had coverage with Allstate for decades, leaving them with no protection.

S.2269, introduced by State Senator Klein, would address this quagmire by requiring insurers to demonstrate potential risk or loss to justify such cancellations or non-renewals before approval would be granted by the Department. The Queens Civic Congress finds this legislation would protect consumers and ensure stability in the insurance market and supports its enactment. The Queens Civic Congress has already discussed introducing this legislation in the State Assembly. The City Council's message of support, as demonstrated through the passage of Resolution 430-A, would help this cause greatly.

Thank you.

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[The listing of Queens Civic Congress members appears below]

Queens Civic Congress Members

Association of Old Forest Hills ♦ Auburndale Improvement Association ♦ Bayside Civic Database ♦ Bayside Clear-Spring Council ♦ Bayside Hills Civic Association ♦ Bayswater Civic Association ♦ Bay Terrace Community Alliance, Inc. ♦ Bellaire-BellVill Civic Association ♦ Belle Harbor Property Owners Association ♦ Bellerose Commonwealth Civic Association ♦ Bellerose Hillside Civic Association ♦ Bell Park Manor Terrace Community Council ♦ Bowne Park Civic Association ♦ Briarwood Community Association ♦ Cambria Heights Civic Association ♦ Cherry Robinson Homeowners ♦ Civic Association of Utopia Estates ♦ C.O.M.E.T. (Communities of Maspeth-Elmhurst Together) ♦ Concerned Citizens of Laurelton ♦ Cornucopia Society ♦ Creedmoor Civic Association ♦ Deerfield Area Association ♦ Doug-Bay Manor Civic Association ♦ Douglas Manor Association ♦ Douglaston Civic Association ♦ Dutch Kills Civic Assn. of Long Island City ♦ East Flushing Civic Association ♦ Federated Block Associations of Laurelton ♦ Federation of Civic Associations of Southeast Queens ♦ Floral Park Community Council ♦ Flushing Heights Civic Association ♦ Flushing on the Hill Taxpayers Association ♦ Forest Hills Chamber of Commerce ♦ Forest Hills Crescents Association ♦ Forest Hills-Van Court Association ♦ Fresh Meadows Homeowners Association ♦ Georgetown Mews ♦ Glendale Civic Association of Queens ♦ Glen Oaks Village Owners, Inc. ♦ Greater Astoria Historical Society ♦ Greater Whitestone Taxpayers Civic Association ♦ Harding Heights Civic Association ♦ Hillcrest Estates Civic Association ♦ Hilltop Village Co-Op #1 ♦ Hilltop Village Co-Op #2 ♦ Hilltop Village Co-Op #3 ♦ Hilltop Village Co-Op #4 ♦ Hollis 11423 Block Association ♦ Hollis Hills Civic Association ♦ Holliswood Civic Association ♦ Hollis Park Gardens Civic Association ♦ Holly Civic Association ♦ Hunters Point Community Coalition ♦ Hyde Park Gardens Cooperative ♦ Jackson Heights Beautification Group ♦ Jamaica Estates Association ♦ Jamaica Hill Community Association ♦ Juniper Park Civic Association ♦ Kew Gardens Civic Association ♦ Kew Gardens Hills Homeowners Association ♦ Kissena Park Civic Association ♦ Little Neck Bay Civic Association ♦ Little Neck Pines ♦ Malba Civic Association ♦ Meadowlark Gardens Owners ♦ Middle Village Maspeth Civic Association ♦ Middle Village Property Owners Association ♦ Mitchell Linden Civic Association ♦ Neponsit Property Owners Association ♦ Newtown Civic Association ♦ North Bellerose Civic Association ♦ North Flushing Civic Association ♦ North Hills Estates Civic Association ♦ Northwest Clearview Homeowners Association ♦ Norwood Civic Association ♦ Oakland Terrace/ Gardens Community Council ♦ Off Broadway Homeowners Association ♦ Our Neighborhood Improvement Association ♦ Parkway Village Historical Society ♦ Queensboro Hill Neighborhood Association ♦ Queens Colony Civic Association ♦ Queens Community Civic Corp. ♦ Queens Village Civic Association ♦ Ramblersville-Hawtree Civic Association ♦ Richmond Hill Historical Society ♦ Ridgewood Property Owners and Civic Association ♦ Rockaway Park Homeowners/ Residents ♦ Rocky Hill Civic Association ♦ Rosedale Civic Association ♦ Royal Ranch Association. ♦ Southeast Queens Concerned Neighbors ♦ South Ozone Park West Civic Association ♦ Springfield/Rosedale Community Action Association ♦ Station Road Civic Assoc. of Auburndale ♦ Sunnyside Gardens/Harrison Place Homeowners ♦ Surrey Estates Civic Association ♦ Union Turnpike Merchants Association ♦ United Forties Civic Association ♦ United Neighbors Civic Association ♦ Waldheim Neighborhood Association ♦ Wayanda Civic Association ♦ West Cunningham Park Civic Association ♦ Westmoreland Association ♦ Woodside Community Council