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PIANY to participate in legislative roundtable to discuss coastal homeowners insurance issues

PIANY Active Past President N. Stephen Ruchman and PIA Director Peter Resnick will be joined by Ellen D. Kiehl, Ph.D., PIA's senior research analyst, and Legislative Representative Allison Lee at an upcoming legislative roundtable to explore the marketplace for coastal homeowners insurance coverages.

Being a top priority for the agents' association, PIANY plans to reiterate the concerns of its members and their policyholders regarding the availability and affordability of adequate coverages, both from the admitted and nonadmitted marketplace.

As part of their message, PIANY representatives plan to talk about the need to standardize coastal homeowners insurance windstorm deductible triggers. A severe hurricane affecting New York's coastal areas will reveal inconsistencies that will cause a public outcry over lack of foresight by policy-makers.

PIANY is concerned with the lack of standardization among homeowners insurance policies with respect to the events that trigger a policyholder's windstorm deductible. This lack of standardization will cause consumer confusion when a windstorm hits the state's coastal region.

PIANY members with helpful experience and perspectives regarding this and other coastal coverage issues are encouraged to share them via e-mail at: govaffairs@pia.org.