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EDITORIAL OPINION

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Are we really insured?

Insurance has a1ways been thought of as something we all need for our homes, cars and selves, In the event of an emergency, the policy is there for that extra protection. However, time is of the essence. After all, how many of us can afford to foot the bill for major car repairs or *do* without one for even a few days? Dealing with Insurance conglomerates can be extraordinarily taxing. Legislation has been proposed to ease the suffering of policyholders.

This state bill would allow insurance policyholders to sue insurance companies under the New York State Insurance Law. Under the bill, successful plaintiffs can recover legal fees and be awarded compensatory and punitive damages. This legislation covers only property/casualty and auto insurance.

This bill was spearheaded by the efforts of the Citizens Against Unfair Insurance Practices, a not-for-profit organization dedicated to protect citizens from the unfair claims settlement practices of insurance companies. It has passed the Assembly, but has been blocked from being voted on in the Senate. Opponents claim insurance premiums will rise for all residents if this legislation is passed.

What do you think? Let your voice be heard. Contact your local state Senator with your opinions on this proposed legislation