Observer-Dispatch Metro edition

Tuesday, July 29, 1997

Editorial Board
Donna M. Donovan, president and publisher
Richard j. Jensen, editor
Russ Davis, Assistant managing editor
LaBarbara Bowman, Managing editor
Dave Dudajek, opinion page editor
Jorge L. Hernandez, deputy opinion page editor

Politics thwarting help for real folks

Bruno stall hurts people in insurance suits

A tree falls on your car during a windstorm, and for some convoluted reason, your insurance Company refuses to pay the claim. You hire a lawyer and go to court, where it is determined that yon are indeed entitled to the money.

But by the time you pay attorney fees and other court costs, and use up valuable vacation time to tend to business, you're still in the hole --- even with the settlement. The insurance company, on the other hand had nothing to lose by originally denying the claim, since all they had to do is pay off what you were entitled to anyway. Why not deny a claim?

A bill in the state legislature would change that by making the insurers liable for the legal fees of any policy holder who was denied a legitimate claim.

Furthermore, you'd be eligible to receive modest punitive damages. The pending legislation covers property/casualty and auto insurance.

The bill has passed the Assembly for the last several years.

But it's hung up in the Senate once again this year because Senate Majority Leader Joseph Bruno opposes it and won't let it come to a full Senate vote.

Critics say Bruno opposes the law because the insurance industry has pumped more than $70,000 in to his campaign war chest since 1995.

Bruno scoffs at that and says that he doesn’t like bill because he thinks it might result in higher insurance premiums and he's only tying to do what's responsible.

What's responsible is to protect the consumer.

Policyholders who faithfully pay insurance premiums month after month, year after year, and who have legitimate claims are entitled to fair compensation in the event of an accident, Nothing more - and certainly nothing less.

Simply, this bill broadens consumer rights. Bruno's obstinacy, which can be directly attributed to the same shameful Albany power brokerage that has put the state budget In limbo is hampering democracy.

Bring the bill to a vote and let government work

ISSUE AT A GLANCE

The problem: A bill that has passed the slate Assembly to help consumers when they sue for what they are rightfully owed in insurance cases is languishing in the Senate, where Majority Leader Joseph Bruno will not allow a vote.

The solution: stop this anti-consumer, anti-democratic stall and let the bill come to the floor so that the everyday people it could help get a break they deserve.

The full outrage: While politics as usual goes on in Albany, the stale budget is still not adopt, more than 115 days late. This new record for incompetence makes it even clearer that the system in which powerful leaders such as Bruno can put everything on hold until they can strike back-room deals is an abomination and must be scrapped by rank and-file legislators who defer to such lead-era in order to get campaign donations and keep their seats.