**AGENCY LOGO OR LETTERHEAD**

AGENCY NAME

AGENCY ADDRESS

DATE

The Honorable Kathy Hochul  
Governor of New York State

C/O Elizabeth Fine, Counsel to the Governor  
NYS State Capitol Building  
Albany, NY 12224

Dear Governor Hochul,

I am writing to urge you to sign A.3172-1/S.5889 into law. This bill will benefit policyholders by allowing insurance companies to waive pre-insurance photo inspections when such inspections are not necessary to prevent insurance fraud. These inspections have far outlived their usefulness and put customers at risk of losing coverage if they are not completed within a short time. Making them optional is a common-sense compromise.

*Write a few sentences about how photo inspections are frustrating for your customers.*

*If you have a story of a customer losing coverage due to not completing a CARCO inspection, having to travel a long distance to complete an inspection, or having difficulty finding an inspection location, share it here.*

*Write a few sentences about why photo inspections are no longer necessary*

*Does the current hard market make it even more important to remove barriers to coverage? Write something about that here.*

I also want to thank you for your leadership. This bill is identical to a proposal you included in your executive budget this year. It is clear that you understand the need make the insurance buying process more convenient for your constituents. I hope you will sign this bill swiftly.

Sincerely,

SIGNATURE

NAME  
TITLE