

TO: [your representative]

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FROM: [yourself - include name & address]

EMAIL SUBJECT LINE: NYS Nonprofit Carshares Urgently Need Your Help

Dear [Senator] or [Assemblymember],

I'm writing today to request your consideration in re-evaluating the Department of Financial Service rule regarding the ability of Risk Retention Groups (RRGs) to write auto insurance for carshare nonprofits in New York State. DFS's current rules and regulations prevent nonprofit carshares across the state from obtaining affordable insurance and threaten to price them out of the market entirely.

New York carshares face a total collapse of services in our state without a regulatory or legislative solution within the next quarter of 2023.

Failure to act will completely negate the millions invested by the New York State Energy Research & Development Authority (NYSERDA) into carshares since 2008, including millions recently awarded to both Ithaca Carshare and a soon-to-be launched carshare in Buffalo to electrify their fleets.

As a citizen concerned about traffic, climate change, pollution, and the affordability of cars, I wholeheartedly support the service that nonprofit carshares are able to provide.

Nonprofit carshares also provide a valuable service to many low- and moderate-income people who often lack access to affordable public or private transportation. The majority of members rely on car-share services for basic necessities, such as groceries and medical appointments.

However, due to New York's requirement for Personal Injury Protection, which is among the highest in the nation, the most reliable and economical way for nonprofits in New York to acquire auto insurance is through an RRG. **This is currently blocked by a recommendation from the Department of Financial Services, which disallows RRGs to insure vehicles in the State.**

This issue is preventing many nonprofit carshares from operating due to the inability to either find insurance or due to the high cost of insurance.

Federal law allows for nonprofit carshares in all 50 states to access auto insurance via RRGs, so New York's regulation is out of line with the rest of the country. But by allowing RRGs with enough financial stability to do business in New York, nonprofit carshares would be able to source affordable and reliable insurance, and bring the New York market in line with the rest of the nation.

Please consider supporting a regulatory change to allow RRGs to write auto insurance for New York nonprofits.

The DFS statement on this regulation can be found here:
<https://www.dfs.ny.gov/insurance/ogco2006/rg060412.htm>.

Thank you,
[Your Name]