

September 24, 1975

SUBJECT: INSURANCE

WITHDRAWN

Circular Letter No. 9(1975)

TO: ALL LICENSED NEW YORK INSURERS

RE: Discrimination Because of Sex or Marital Status

Chapter 564 of the Laws of 1975 prohibits discrimination because of sex or marital status with regard to the issuance, cancellation or failure to renew any policy of insurance. The Insurance Law was amended by the addition of a new Section 40-e which reads as follows:

"Discrimination because of sex or marital status. No association, corporation, firm, fund, individual, group, order, organization, society or trust shall refuse to issue any policy of insurance, or shall cancel or decline to renew such policy because of the sex or marital status of the applicant or policyholder."

All licensed New York insurers are directed to review their underwriting and cancellation practices to insure compliance with this amendment to the Insurance Law. In particular, any underwriting or cancellation practices affecting only males or females or only single, married, separated or divorced persons should be corrected as necessary to comply with this provision of the law.

Please acknowledge receipt of this directive to Mr. James Clyne, Chief of the Health and Life Policy Bureau, New York State Insurance Department, 324 State Street, Albany, New York 12210.

[SIGNATURE]

THOMAS A. HARNETT

Superintendent of Insurance