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2009 state budget increases New York State MVLE fee, on Auto Policies

Below are some commonly asked questions about the fees:

Q. What is the New York Motor Vehicle Law Enforcement Fee?

A. It is a fee added by statute to policies providing insurance coverage for motor vehicles registered in New York state. The fees are collected by insurance companies and remitted to the state. The money is used to support law enforcement activities related to motor vehicle theft and insurance fraud prevention and State Police activities relating to highway safety, public security and other operations.

Q. Has the fee changed?

A. Yes. The 2009 New York state budget increased the fee from \$5 per vehicle per year, to \$10 per vehicle per year.

Q. When does the change take effect?

A. According to the budget bill, S. 56-B, Part T, the increase in the fee is effective June 1, 2009. It applies to policies issued or renewed on or after June 1, 2009. Policyholders need to be alert to their own companies' billing statements and pay the amount stated.

Q. .. What if a billing or quote has already been provided by the company for a policy effective on or after June 1, 2009?

A. Some policyholders may have received bills or quotations for policies renewing, or new policies first taking effect, on or after June 1, 2009. These billings or quotes may not have included the full \$10 per-vehicle fee. These policyholders may subsequently be billed for the difference they owe.

Q. Can the insurer cancel a policy for nonpayment if the insured fails to pay the MVLE fee?

A. Yes. According to the New York State Insurance Department, "an insurer may cancel a policy if the insured does not pay the Motor Vehicle Law Enforcement fee."

Q. . What is the New York Motor Vehicle Theft and Insurance Fraud Prevention Program?

A. A portion of the MVLE fees go to fund this program. The New York Motor Vehicle Theft and Insurance Fraud Prevention Demonstration Program supports a variety of initiatives targeting auto theft and related auto insurance fraud. The goals of the program are to reduce the incidence of motor vehicle theft and motor vehicle insurance fraud by implementing programs supporting specialized law enforcement units and prosecutors. Provider agencies eligible to participate are defined as any locality, governmental agency or not-for-profit organization providing one or more programs or driver-safety activities approved by the Motor Vehicle Theft and Insurance Fraud Prevention Board.

FLOOD INSURANCE UPDATE

The government has issued their deadline for you to be grand fathered in to save on your flood insurance rates and that date is September 11, 2009. Which really means you have to have your insurance in hand 30 days prior to that date or by AUGUST 11, 2009. Call NGL Insurance to make sure that you do not end up paying the higher rates because you waited too long. Our experts can get you the right policy for your area and at the right price. Other insurance companies are cancelling policy holders because of the rezoning on Long Island. We know what you need! Call us today, you have nothing to lose, except your house. (516) 599-1100.

