

# NEW YORK STATE ASSEMBLY

# ANNUAL REPORT

# 2020



COMMITTEE ON  
INSURANCE

CARL E. HEASTIE  
SPEAKER

KEVIN A. CAHILL  
CHAIR



KEVIN A. CAHILL  
Assemblymember 103<sup>rd</sup> District  
CHAIR  
Assembly Insurance Committee

THE ASSEMBLY  
STATE OF NEW YORK  
ALBANY

COMMITTEES  
Ways and Means  
Economic Development, Job Creation,  
Commerce & Industry  
Ethics and Guidance  
Health  
Higher Education

December 15, 2020

The Honorable Carl Heastie  
Speaker of the Assembly  
Room 932, Legislative Office Building  
Albany, New York 12248

Dear Speaker Heastie:

I hereby submit to you the 2020 Annual Report for the Committee on Insurance. This year's legislative session brought unique challenges and thoughtful discussion of public policy under your leadership, especially given the widespread effects of the global COVID-19 pandemic. While the manner of our operations, including the committee process, has undergone an unanticipated technological transformation, the Assembly Standing Committee on Insurance was successful in advancing key measures.

Although budget decisions proved to be challenging this year, we successfully adopted sound proposals to the benefit of all New Yorkers. Through the establishment of the Drug Accountability Board, we sent a powerful message that transparency, affordability and accountability are paramount in the commercial drug market. The creation of the Behavioral Health Parity Compliance Fund will offer tremendous benefits to individuals who must avail themselves of mental health services. Extending appropriations for the Excess Medical Malpractice Pool and avoiding physician cost impositions will better support our state's much needed health care professionals. Similarly, restoring funding to the Entertainment Worker Demonstration Program will greatly aid a specific segment of employees in maintaining affordable health care, a need that has been exacerbated by the COVID-19 pandemic. Although reform measures for pharmacy benefit managers did not find their way into the final budget, the Assembly will continue to fight for stronger transparency, accountability and regulation next session to ultimately protect New Yorkers who rely upon prescription drugs.

The Committee reported legislation that strengthens coverage for medications that limit the proliferation of HIV and ensures individuals who are prescribed opioid blockers are not unfairly discriminated against when securing life insurance policies. Legislation also passed the Committee that provides greater safeguards to policyholders who seek recourse

from insurers due to unfair claims settlement practices, ensures potential insureds are fully apprised of the terms of their homeowners' and liability policies and enhances protections against redlining. Bills were advanced that would establish peer-to-peer car sharing, prevent ambiguity by standardizing common terms and definitions in individuals' policies, as well as requiring for-hire vehicle safety courses to the benefit of their customers.

The Committee co-hosted one of the first ever virtual public hearings, which dealt with the federal response to the economic impact of the COVID-19 pandemic on small businesses in New York State. Businesses, providers, insurers and insureds detailed the devastating operational and financial consequences brought on by this public health crisis, including the arching need for our Congressional counterparts who must lead in the state's recovery efforts through greater relief funding and programming from Washington. The Committee will continue this conversation and discuss other insurance-related matters through roundtables and hearings with stakeholders in the 2021-22 Session.

As a guiding principal, the Committee continues to strive to increase consumer protections, choices and access while carefully balancing assistance, clarity and financial stability for carriers, producers and other industry stakeholders. Tough decisions and ample opportunities await us in dealing with serious issues related to the COVID-19 pandemic. Policymakers and regulators will undoubtedly revisit the short and long-term efficacy of various emergency measures and orders related to the public health crisis – such as premium extensions and cancellation moratoria – with consideration of the price and availability of various insurance coverage, carrier and provider solvency, administrative and notification requirements for producers, the growing role of telehealth and the modernization of health care delivery. Moreover, the Committee will look to modernize automobile insurance and reform the no-fault system to lower costs, enhance benefits and reduce unnecessary litigation. Continuing our efforts to address disparities and deficiencies in mental health, substance abuse and long-term care is of utmost importance.

I remain optimistic the Assembly can champion actions that allow residents and the commercial community of our great state to thrive once more. I thank the members and staff of the Committee for their work during this past session. Further, I thank you, Mr. Speaker, for your leadership and continued support of legislation that protects New York's consumers, businesses and robust insurance marketplace. I look forward to continuing our advancement of a progressive agenda during the upcoming 2021-22 Session.

Sincerely,



Kevin A. Cahill, Chair  
New York State Assembly  
Standing Committee on Insurance

NEW YORK STATE ASSEMBLY  
STANDING COMMITTEE ON INSURANCE

Kevin A. Cahill, Chair

▪ MEMBERS ▪

Majority

Vivian E. Cook  
Gary J. Pretlow  
José Rivera  
Steven Cymbrowitz  
Charles D. Lavine  
Phillip G. Steck  
Erik M. Dilan  
Pamela J. Hunter  
Aravella Simotas  
Latrice M. Walker  
Yuh-Line Niou  
Daniel Rosenthal  
Steve Stern  
John McDonald  
Jonathan Jacobson

Minority

Andrew Garbarino,  
Ranking Minority Member  
Stephen M. Hawley  
Kenneth D. Blankenbush  
Gary Finch  
Philip Palmesano  
Kevin Byrne  
Colin Schmitt

▪ COMMITTEE STAFF ▪

Aaron Suggs, Assistant Secretary for Program and Policy  
Teri Kleinmann, Associate Counsel  
Cynthia Jacobson, Analyst  
Kathryn Kilichowski, Committee Assistant  
Gabriella Madden, Committee Clerk  
Evan Gallo, Legislative Director & Counsel  
Dawn Fowler, Program and Counsel Secretary

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## ▪ 2020 - 21 Budget ▪

In the midst of a global pandemic and dire financial situation, the SFY 2020-21 Enacted Budget posed particularly unique and nuanced challenges this legislative session. The Assembly worked diligently to safeguard and increase consumer protections while eliminating administrative and health care inefficiencies for plans, producers and policyholders alike.

The Insurance Committee has long been committed to crafting and advancing legislation related to increasing transparency in prescription drug costs in New York State. Under Medicaid, the Drug Utilization Review Board (DURB) evaluates the pricing and consumer value of referred medications and prescription producers under the Department of Health. Through this year's Budget, the Drug Accountability Board (DAB) was created and housed within the Department of Financial Services (DFS) with the intent of aiding the Superintendent in investigating the cost of certain prescription drugs. The Superintendent of the Department of Financial Services was provided with the power to investigate manufacturers that have a growth in drug pricing of 50% to an amount greater than five dollars per unit, as well as suspicion of fraudulent activity. The DAB, appointed by the Superintendent with recommendations by the Temporary President of the Senate and the Speaker of the Assembly, must aid DFS by assessing referred drugs on several parameters, including affordability, impact on commercial insurance premiums, unjustified price increases, value to consumers and other grounds. The DAB reports directly to the Superintendent with their findings and recommendations. These measures will enhance transparency in the commercial market, expand DFS oversight and ultimately provide for more reasonable and appropriate pricing.

Acknowledging the tremendous costs associated with liability insurance for providers, the Legislature extended the Excess Medical Malpractice Pool in full force for another year so that physicians are not overly burdened. Moreover, the Assembly fought to restore funding for the Entertainment Worker Demonstration Program so that individuals in the industry, as well as their dependents, have the financial wherewithal to prevent gaps in health care coverage during periods of sporadic short-term unemployment.

The Legislature reviewed and negotiated measures related to establishing a Health Care Administrative Simplification Workgroup under the supervision of the Superintendent of DFS and the Commissioner of Health to study and evaluate mechanisms to reduce overhead and operating costs; prohibiting insurers from denying payment to general hospitals for claims for medically necessary inpatient, observation or emergency department services solely on the basis that such facilities did not comply with certain carrier requirements; necessitating utilization review agents to provide notification of determinations for inpatient rehabilitation services provided by a hospital or skilled

nursing institution within one business day; and adjusting health care claims reporting obligations for accident and health insurers.

The Legislature came to an agreement with the Executive to establish the Behavioral Health Parity Compliance Fund to follow the parity measures advanced in the SFY 2019-20 Budget. Penalties resulting from violations of the Insurance Law before October 1, 2020, would be directed into the General Fund but penalties occurring after the first of October would be directed into the Behavioral Health Parity Compliance Fund. These monies will be utilized to fully fund the Behavioral Health Ombudsman and to provide consumer assistance and navigation in securing access to these services.

In continued recognition of the need to reign in prescription drug costs and ensure accountability, the Assembly advocated to establish registration and licensing requirements, grounds for revocation and overall duties for pharmacy benefit managers. Unfortunately, the Executive failed to agree with the Legislature's reform proposal and consensus could not be achieved. The Assembly will undoubtedly revisit this field in earnest in 2021.

The Executive proposed to establish a "pay and pursue" model for early intervention services, which would require insurers to make payments to in-network providers through a state fiscal agent even when medical necessity is undetermined. That proposal fell short in a number of ways and, consequently, resulted in no language in the final budget.

▪ HEALTH INSURANCE ▪

A. Coverage for PrEP and PEP for the Prevention of HIV

A.4962A O'Donnell / S.34A Hoylman

This bill requires health insurers providing prescription drug benefits to cover the costs of pre-exposure prophylaxis (PrEP) and post-exposure prophylaxis (PEP) for the purposes of HIV prevention.

This bill passed the Assembly.

B. Expanding Student Accident Health Insurance

A.8995 Lifton / S.6931 Breslin

This bill clarifies Chapter 746 of the Laws of 2019, which required comprehensive expatriate health plan coverage for students travelling abroad through higher education institutions. It obliges premiums to be paid in full by such schools and facilities, aligns these benefits with federal law and allows plans to cover global evacuation and repatriation, trip cancellation and personal effects.

This bill advanced to the Third Reading Calendar.

▪ **PROPERTY / CASUALTY INSURANCE** ▪

A. *Prohibition of Discriminatory Practices in Issuing Policies*

*A.2377 Gantt / No Same As*

This bill prohibits geographic discrimination in the issuance or renewal of homeowners' insurance policies based upon the subject property's location, age or market value. It helps protect against redlining by expanding prohibitions on refusals to issue or renew certain policies such as homeowners', fire and extended coverage unless insurers' actions are based upon actuarially sound statistical data and consistent with their treatment of substantially and geographically similar risks.

This bill advanced to the Third Reading Calendar.

B. *Standardized Definitions in Insurance Policies*

*A.72 Cahill / S.3501 Breslin*

This bill requires the use of consistent insurance terminology. It was written after the Committee conducted hearings and roundtables examining the issues that arose following Superstorm Sandy. A central finding from these forums was that policyholders are often confused by the exact extent of their homeowners' and commercial coverage, in part, because various documents may use different meanings for the same terms and phrases. The bill addresses this concern by requiring the Department of Financial Services to promulgate regulations providing uniformity for these types of commonly used definitions.

This bill advanced to the Third Reading Calendar.

C. *Copies of Insurance Policies for Potential Insureds*

*A.395 Cahill / S.3498 Breslin*

This bill requires insurers, agents or brokers to provide consumers with copies of homeowners' and certain commercial insurance policies prior to coverage being sold or purchased so that potential insureds have sufficient time to read and review information related to the exact benefits they are securing.

This bill advanced to the Third Reading Calendar.

D. Lake Ontario Flood Notice  
*A.5070 Barclay / S.8810 Ritchie*

This bill requires DFS to publish an annual notice in the newspapers serving the communities around Lake Ontario that contains the Department's natural disaster contact information, as well as a statement about the availability of flood insurance and its relation to standard homeowners' insurance policies.

This bill passed the Assembly.

E. Anti-Discrimination in Certain Insurance for Dog Owners  
*A.723 Glick / S.7924 Martinez*

This bill prevents insurers from charging higher premiums, cancelling or refusing to issue or renew homeowners' insurance policies based on the breed of dog harbored on the covered person's property, unless it is designated as "dangerous" pursuant to the Agriculture and Markets Law or if prior paid claims have incurred as a result of the animal.

This bill advanced to the Third Reading Calendar.

## ▪ AUTO INSURANCE ▪

### A. Service Contracts

*A.9081 Cahill / S.6953 Breslin  
Chapter 56 of the Laws of 2020*

This bill amends Chapter 736 of the Laws of 2019, which protected consumers by specifying coverage within service contracts for the performance of the repair, replacement or maintenance of leased vehicles. The original language of the chaptered bill authorized coverage for unanticipated lease-end charges due to excess wear, use or damage for items such as tires, paint cracks or chips, exterior dents or scratches, windshield cracks or chips and exterior parts.

At the request of the Executive, the language was narrowed. After negotiations, covered damages were limited to interior stains, rips, scratches and missing interior parts as, in the past, DFS has interpreted this bill as an insurance product.

This bill was advanced to the Third Reading Calendar and was signed into law as part of the enacted 2020-21 State Budget.

### B. Assigned Risk Plan Review

*A.9762 Vanel / S.8487 Comrie*

This legislation requires insurers in the assigned risk plan to review the risk profiles of each of their policyholders to determine eligibility for motor vehicle coverage in the voluntary market, which should be provided to qualified insureds. This bill also provides for written notice of the review at least 30 days prior to the date it is conducted, as well as written notice of determinations of eligibility within ten days after such decisions are made. The Superintendent of DFS is required to review these determinations made by insurers to ensure they are issued in compliance with the provisions of the bill, that they are based on sound underwriting and actuarial principles and that appropriate policyholders are actually being provided with coverage in the voluntary market.

This bill was advanced to the Third Reading Calendar.

### C. Group Fleet Automobile Policies

*A.9761A Perry / S.8437 Liu*

This measure authorizes the sale of group fleet automobile coverage for motor vehicles (with a capacity of eight or more persons) engaged in the business of carrying or transporting passengers for-hire. It requires insurers to make such benefits available for sale no later than January 1, 2021 and obliges DFS to promulgate

regulations for carriers to offer an actuarially appropriate reduction in commercial auto insurance premiums for policies that provide coverage for multiple vehicles. Insurers are tasked with submitting annual reports to DFS identifying the number of policies eligible for such discount and to which the reduction has been applied.

This bill passed both Houses.

*D. Vehicle Classification Review by DFS*

*A.9764 Cook / S.8486 Comrie*

This bill instructs the Superintendent of DFS to review the classification used by authorized automobile insurers issuing coverage to commuter vans to determine whether a new categorization should be created and required. This examination would include: evaluation of whether the assumed risks used in the calculation by insurers of premiums for these vehicles are appropriate; consideration of whether the current classification and risk assessment is the most cost effective, based on expected perils or if another classification could be more economical. It also requires a detailed analysis of the reasoning behind such differences in costs and the price deviation between the premium for being classified as "other buses" by insurers and being classified as a commuter van, where such amount is based solely on the hazards specific to these vehicles in a plan.

This bill was advanced to the Third Reading Calendar.

*E. For-Hire Vehicle Safety Courses*

*A.9763A Hyndman / S.7881 Comrie*

This legislation authorizes associations representing for-hire motor vehicles to establish and implement comprehensive educational and safety programs. Training is required of all operators in the prudent use of these automobiles, as well as instruction about safety equipment and enhancing passenger protection. Such programs require the consent of DFS, as well as associations to issue certificates of completion to members who successfully finish the course. Accordingly, DFS must approve - and insurers would provide - an actuarially appropriate reduction to premium rates for a three-year period for commercial risk insurance applicable to an insured's for-hire motor vehicles.

This bill passed both Houses.

*F. Peer-to-Peer Car Sharing*

*A.7422B Rodriguez / No Same as*

This bill enacts the "Peer-to-Peer Car Sharing Program Act." It authorizes companies

to purchase group insurance for the program, which must meet minimum standards in protecting participants and third parties. The legislation also outlines which cars shall be used and the conduct of operators. It imposes consumer safeguards, data retention and disclosure and taxation requirements, as well as how liability should be determined in the case of an accident or damaged property.

This bill was reported to Rules Committee.

▪ **LIFE INSURANCE** ▪

A. *Prohibition on Discrimination Against Opioid Blocker Patients*

*A.5952A Rosenthal L. / S.3159A Harckham*

*Chapter 228 of the Laws of 2020*

This law prevents life insurance companies from unfairly discriminating against, refusing to issue coverage or raising rates for a policyholder simply because the individual is prescribed medication, such as Naloxone and Narcan, that blocks the effects of opioids.

This bill was signed into law by the Governor.

▪ MISCELLANEOUS ▪

A. Assessment Cooperative Insurance Policies

*A.7110 Gunther / S.4081 Skoufis*

This legislation clarifies that assessment cooperative property and casualty insurance corporations are authorized to write both personal and commercial umbrella, as well as standalone liability policies (except for automobile coverage).

This bill was passed by both Houses.

B. Civil Cause of Action for Unfair Claims Settlement Practices

*A.5623B Weinstein / S.6216A Bailey*

This bill allows insureds greater opportunity to recover damages by permitting a private right of action for unfair claims settlement practices when an insurance company unreasonably refuses or delays payment without substantial justification. The legislation differs from the remedies currently available to DFS under Article 26, which requires that a pattern of behavior must be shown to establish the adverse activity is in fact routine business.

Under this proposal, a policyholder may sue an insurer under multiple bases. Those grounds include the failure of a carrier to provide accurate information concerning provisions of coverage at issue or to effectuate a prompt and fair settlement. A claim could also be made when a carrier does not reasonably accord at least equal or more favorable consideration to the insured's interest. Likewise, failure to provide a timely, full and complete written denial and explanation or to make and convey a final determination within six months could result in carrier liability. Carriers also can be determined to not be acting in good faith if they compel the policyholder to institute a suit to recover amounts due by offering significantly less than the amount ultimately recovered. Failure to advise a claimant that policy limits may be exceeded, apprise an individual of the right to retain independent counsel or disclose that the insurer has a conflict of interest can also be grounds. Finally, paying a claim without first conducting a reasonable investigation, sidestepping an attorney known to represent a policyholder by directly settling with the insured or any other violation of the Unfair Claims Settlement Act could result in carrier liability under this measure.

This bill was advanced to the Third Reading Calendar.

▪ PUBLIC HEARINGS ▪

*“The Federal Response to the Economic Impact of the COVID-19 Pandemic on Small Businesses in New York State”*

We continue to experience the global COVID-19 pandemic. Here in New York State, health, safety, economic and general financial sustainability factors have all been impacted. Governor Cuomo began issuing a series of Executive Orders related to the state of emergency on March 12, 2020, requiring non-essential workers and owners of businesses across the state to stay at home or practice strict social distancing to protect the public health. As a result of these restrictions, many small businesses have had to shut their doors or drastically modify operations, placing their continued existence and fiscal stability at risk.

On May 13<sup>th</sup>, the Standing Committee on Insurance hosted an online public hearing in conjunction with other Assembly and Senate Committees to solicit feedback from small businesses, insurers and insureds, the farming community and other stakeholders on the scope, implementation, adequacy and accessibility of resources associated with the federal response to the COVID-19 outbreak, including the Coronavirus Aid, Relief and Economic Security (CARES) Act, as well as the Paycheck Protection Program and Health Care Enhancement Act. Central to the insurance realm, businesses conveyed their concerns related to premium payments, credits, refunds and associated moratoria, as provided by Executive Orders and emergency regulations by the Department of Financial Services. Moreover, discussion was had as to losses, terms, conditions and coverage limitations related to business interruption insurance policies and claims. A common theme was that large-scale, prospective solutions for pandemic risk and business continuity should originate via a uniform federal government protection program and/or recovery fund rather than the individual states.

Health plans submitted testimony regarding waiving cost-sharing for COVID-19 testing and treatment, eliminating cost-sharing for telehealth services, providing cash advances and other support to facilities and providers, establishing a special enrollment period due to the virus, relieving certain insurer-imposed administrative burdens and taking general measures to support community health needs. Physicians in smaller practices operating with deficits shared significant anxiety as to their ultimate survival and how to compensate for lost revenues. Concerns were expressed about covering and advancing costs, reimbursements, collections and debt. Businesses dually spoke about added, as well as reduced, commercial liabilities because of the pandemic that will impact policies due to risk exposure. Most who testified expressed the overwhelming need for greater federal initiatives, including relief and direct funding to stabilize multiple lines of insurance for businesses, individuals, producers and providers.

## ▪ OUTLOOK FOR 2021 ▪

The 2020 legislative session posed distinct challenges for Assembly and Insurance Committee members, as well as various stakeholders in light of the COVID-19 pandemic. Indeed, the state of emergency created unique issues and difficulties for all New Yorkers. Insurance was not immune. In fact, in some respects the insurance industry was at the center of the storm. Health insurance coverage, buttressed by new mandates from executive orders requiring curb-to-curb coverage for the disease, the inability of many individuals and businesses to keep up on bills, including insurance premiums, the slowdown of the entire economy, impacting risk, capital and virtually every aspect of life in our state were all challenges that tested us generally and, specifically, in the area of insurance. Many have looked to federal, state and local legislators and administrators for guidance in surmounting these novel obstacles.

The Insurance Committee participated in hearings conducted by the Assembly in the midst of the COVID-19 pandemic. However, when it comes to matters specifically concerning insurance, perspective is also important. It aids in analyzing policies, practices, obstacles and other previously unforeseen circumstances. A rush to address one concern may result in larger consequences that are unacceptable from a long-term policy view. Accordingly, as the Assembly did after numerous destructive weather events resulting in widespread losses and great concern over the response of regulators and the insurance industry, the Committee will consider conducting appropriate hearings and roundtables in 2021 when the emergency subsides. It may include matters related to coverage, premiums, the long-term financial health of providers, insured individuals and businesses and the insurance industry itself.

In preparing for session in 2021 and beyond, consideration must be given by the Insurance Committee and the Assembly to evaluate potential solutions and remedies that can provide clarity and assistance for New York's commercial and individual markets, as well as the insurance industry as a whole. The Committee will be engaging all pertinent parties – policyholders, carriers, providers, consumer advocates and more – in serious discussions as to the changing and evolving landscape of the entire field. Roundtables and/or hearings will greatly assist in navigating appropriate courses of action regarding the fallout and future of this crisis.

A detailed review of emergency orders and regulations that were promulgated by the Executive and sent out by the Department of Financial Services to address a variety of pandemic-related concerns need to be considered with an eye toward the future. Moratoria and grace periods on insureds' premiums tied to certain lines of coverage were rightfully authorized and subsequently extended following their creation in March of 2020. Consumers and producers alike became confused with the expectations for these payments, which DFS has since clarified. However, there has been little guidance on recovering amounts owed and any recourse following the expiration of the emergency

regulations associated with established deadlines. Additionally, the pandemic has exposed certain weaknesses of current administrative and technological practices in the New York insurance and provider industries. Backlogged claims and correspondence caused companies to struggle with timely notifications and responses. Telehealth materialized as a broadly accepted means of health care. The Assembly must examine these issues among many others in order to evaluate and modernize current mechanisms that may unfortunately enable inefficiencies, errors and confusion for consumers, businesses and producers.

The Committee will also analyze automobile insurance in New York with emphasis on the no-fault system. As premiums continue to rise, extensive litigation remains while coverage has lagged behind both technologically and in view of the costs associated with care. Thoughtful deliberations must be had to determine the extent to which this model should be amended or repealed and replaced with something new entirely. Once and for all, fully eliminating all surprise billing practices and promoting independent dispute resolution processes for unexpected and all emergent services should become the uniform standard, including in the area of emergency and urgent medical ground and air transportation. Enhancing long-term care coverage accessibility and affordability is also a priority. As communities suffer with deficiencies in mental health and substance abuse services, greater resources must be committed to ensuring people who need help are able to get it. The Insurance Committee will continue to focus on addressing mental health parity, coverage and affordability issues. Further, the Committee will work with its Health and Senate counterparts to reign in and regulate pharmacy benefit managers to reduce prescription drug costs.

**APPENDIX A  
2020 SUMMARY SHEET**

SUMMARY OF ACTION ON ALL BILLS REFERRED TO THE  
COMMITTEE ON INSURANCE

**TOTAL NUMBER OF COMMITTEE MEETINGS HELD: 4**

<b>BILLS REPORTED FAVORABLY TO:</b>		<b>ASSEMBLY</b>
	Codes	9
	Judiciary	0
	Ways and Means	0
	Rules	2
	Floor	5
	TOTAL	16

<b>COMMITTEE ACTION:</b>		
	Held For Consideration	17
	Defeated	0
	Enacting Clause Stricken	8
	REMAINING IN COMMITTEE	280

**APPENDIX B  
CHAPTERS OF 2020**

<b>Bill/ Sponsor</b>	<b>Description</b>	<b>Final Action</b>
A.5952A / Rosenthal L. S.3159A / Harckham	Prevents life insurance companies from discriminating against, denying or raising rates for a person prescribed an opioid blocker.	Chapter 228 of 2020

**APPENDIX C  
BILLS REPORTED IN 2020**

<b>Bill / Sponsor</b>	<b>Description</b>	<b>Action</b>
A.72 / Cahill S.3501 / Breslin	Would require the Superintendent of Financial Services to promulgate regulations that provide standardized definitions for commonly used terms and phrases in certain insurance policies.	Advanced to Third Reading Calendar
A.395 / Cahill S.3498 / Breslin	Would require insurers to provide consumers with copies of insurance policies prior to purchase thus allowing consumers to make informed decisions about their insurance coverage.	Advanced to Third Reading Calendar
A.723 / Glick S.7924 / Martinez	Would prohibit insurers from refusing to issue or renew, cancel, charge or impose an increased premium for certain policies based solely on the breed of dog owned.	Advanced to Third Reading Calendar
A.2377 / Gantt	Would prohibit unfair discrimination in the issuance of homeowners' insurance policies and clarify the prohibition against refusal to issue policies based solely on geographical location.	Advanced to Third Reading Calendar
A.4962A / O'Donnell S.34A / Hoylman	Would require insurance coverage for pre-exposure prophylaxis and post-exposure prophylaxis to prevent HIV infection.	Passed Assembly
A.5070 / Barclay S.8810 / Ritchie	Relates to flood insurance notice in communities bordering Lake Ontario; requires the department of financial services to publish certain information in local newspapers that serve the communities bordering Lake Ontario.	Reported to Rules
A.5623B / Weinstein S.6216A / Bailey	Would allow insurance policyholders to recover damages when an insurance company's refusal to pay or unreasonable delay in paying a claim was not substantially justified.	Advanced to Third Reading Calendar
A.5952A / Rosenthal L. S.3159A / Harckham	Would prohibit unfair discrimination by insurers for individuals that use prescriptions to block the effects of opioids.	Passed Both Houses
A.7110 / Gunther S.4801 / Skoufis	Would clarify that assessment cooperative property and casualty insurance companies are authorized to write umbrella insurance policies and stand-alone liability coverage.	Passed Both Houses
A.7422B / Rodriguez	Would enact the peer-to-peer car sharing program act.	Reported to Rules

A.7877A / Rosenthal D. S.7583 / Sanders	Relates to electronic delivery and posting of property/casualty insurance policies and notices on the internet; authorizes electronic delivery of insurance notices with consent and posting of policies on the internet if certain conditions are met.	Pulled at Sponsor's Request
A.8995 / Lifton S.6931 / Breslin	Would authorize comprehensive expatriate health plan coverage for students travelling abroad by institutions of higher education.	Advanced to Third Reading Calendar
A.9081 / Cahill S.6953 / Breslin	Would narrow the scope of service contracts to protect consumers by specifying coverage for the performance of the repair, replacement or maintenance of property, as well as clarifying the types of wear and damage covered under such contracts.	Advanced to Third Reading Calendar
A.9761A / Perry S.8437 / Liu	Would require that authorized insurers establish a group fleet policy insuring against the losses or liabilities arising out of the ownership of motor vehicles engaged in the business of carrying or transporting passengers for-hire, having a seating capacity of not less than eight passengers.	Passed Assembly
A.9762 / Vanel S.8487 / Comrie	Would require more detailed review of assigned risk plans, participants and related insurance company practices.	Advanced to Third Reading Calendar
A.9763A / Hyndman S.7881 / Comrie	Would authorize associations representing for-hire motor vehicles to establish and implement comprehensive educational programs to promote for-hire motor vehicle safety.	Passed Both Houses
A.9764 / Cook S.8486 / Comrie	Would require the Superintendent of DFS to conduct a review of the classification used by authorized insurers in this state issuing auto insurance coverage for commuter vans.	Advanced to Third Reading Calendar