



### **2025 State Legislative Update: Torts, Insurance and Compensation Law Section**

We've come to the end of the 2025 Legislative Session, with several actions taken by the Legislature that may be of interest to your section. Please reach out to the GR team with any questions about any particular legislation of interest that you don't see on the following list. Any memoranda and letters drafted by the section in support or opposition to legislation were shared by the Government Relations team, and the team looks forward to working with the section as we move into the second half of 2025.

#### **Legislation of Interest**

##### **Passed by the Legislature:**

- A1433-A(Hunter)/S5324-A(Bailey): Provides for the issuance of pet insurance. This bill will go to the Governor for signature or veto before the end of the year. The Committee on Animals and the Law submitted [a memo in support](#) of this legislation.
- A1572(Weprin)/S4963(Bailey): Requires the superintendent of financial services to promulgate regulations which provide standardized definitions for commonly used terms and phrases in certain insurance policies. This bill will go to the Governor for signature or veto before the end of the year.
- S4423(Hoylman-Sigal)/A6063(Lunsford): Provides for the types of damages that may be awarded to the persons for whose benefit an action for wrongful death is brought. This bill will go to the Governor for signature or veto before the end of the year.
- A112(Berger)/S4157(Sanders): Repeals section 3403 of the insurance law relating to anti-arson applications. This bill will go to the Governor for signature or veto before the end of the year.
- A521(Steck)/S3740-A(Fernandez): Establishes the "recovery ready workplace act". This bill will go to the Governor for signature or veto before the end of the year.
- A1572(Weprin)/S4963(Bailey): Requires the superintendent of financial services to promulgate regulations which provide standardized definitions for commonly used terms and phrases in certain insurance policies. This bill will go to the Governor for signature or veto before the end of the year.
- A3028(Dilan)/S4674-A(Jackson): Allows domestic insurers to make certain records available by electronic means. This bill will go to the Governor for signature or veto before the end of the year.
- A3986-A(Bores)/S2105-A(Cooney): Relates to the use of virtual credit cards by insurers and certain health care plans. This bill will go to the Governor for signature or veto before the end of the year.

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- A5367-A(Weprin)/S6895-A(Bailey): Relates to high-deductible health plans and health savings accounts. This bill will go to the Governor for signature or veto before the end of the year.
- A6595(Weprin)/S7221(Bailey): Extends certain provisions relating to medical malpractice insurers. This bill will go to the Governor for signature or veto before the end of the year.
- A7856-A(Lavine)/S7416-A(Hoylman-Sigal): Relates to enacting provisions for the execution of electronic wills. This bill will go to the Governor for signature or veto before the end of the year.

#### **Not Passed:**

- A830(Glick)/S661(Gianaris): Prohibits the imposition of different premium rates for disability insurance based on gender. This bill passed the Senate but did not move in the Assembly.
- A1688(Weprin): Directs the state insurance fund to offer title insurance and authorizes the superintendent of financial services to implement such program. This bill was not introduced in the Senate and did not move in the Assembly.
- A912(Rozic)/S7438(Hoylman-Sigal): Relates to prohibiting contract provisions that waive certain substantive and procedural rights. This bill did not move in either house.
- A1521(Weprin)/S4964(Bailey): Relates to medical malpractice excess line insurance. This bill passed the Senate but did not move in the Assembly.
- A3690(Weprin)/S6275(Scarcella-Spanton): Authorizes the investigation of insurance fraud and fines related to the commission of such crime and combatting motor vehicle theft. This bill did not move in either house this session.
- A3889(Meeks): Requires a liability insurer that has an opportunity to settle a claim at or within the policy limits, and refuses to do so, to be liable for any verdict in excess of the insurance policy limits. This bill was not introduced in the Senate and did not move in the Assembly.
- A6060(Hunter)/S5310(Bailey): Permits a waiver of the diligent effort requirement in limited circumstances for certain insurance coverage to be placed by licensed excess line brokers with unauthorized insurers. This bill showed some movement in the Senate but did not pass in either house.
- A8001(Rajkumar): Increases the jurisdictional limits for small claims to fifteen thousand dollars. This bill was not introduced in the Senate and did not move in the Assembly.
- A8002(Rajkumar): Increases the jurisdictional limits for county courts and district courts to fifty thousand dollars. This bill was not introduced in the Senate and did not move in the Assembly.
- A8006(Lavine)/S3147(Cooney): This bill passed the Senate but did not move in the Assembly.
- S3673(Comrie)/A7102(Bichotte Hermelyn): Relates to unfair claim settlement practices. This bill did not move in either house.
- S3687(Comrie): Relates to property/casualty insurance contracts. This bill was not introduced in the Assembly and did not move in the Senate.

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- A2671(Cunningham): Sets the amount of the allowance that trial and grand jurors are entitled to at the minimum wage. This bill was not introduced in the Senate and did not move in the Assembly.
- A3305(Bores)/S8192(Cleare): Relates to the sufficiency of the number of judges and justices in districts and courts. This bill showed some movement in the Senate but did not pass either house.

See [here](#) for NYSBA's Government Relation's update for the 2025 legislative session.

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