



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

We've come to the end of the 2025 Legislative year, with several actions taken by the Legislature and the Governor 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 2026 legislative session.

Legislation of Interest

Chaptered or Vetoed by the Governor:

- A7856-A(Lavine)/S7416-A(Hoylman-Sigal): Relates to enacting provisions for the execution of electronic wills. The Trust and Estates section actively worked with the sponsor's office on this bill and supported it [with a memo](#). This bill was chaptered by the Governor and will go into effect June 2027.
- S4914-B(Hoylman-Sigal)/A5480-C(Bronson): Protects individuals who provide or receive legally protected health activity from criminal or civil liability or professional sanctions imposed by jurisdictions outside the state; repealer. This bill was chaptered by the Governor and takes effect immediately.
- A8728(Lunsford)/S8071-A(Addabbo): Enacts the avoiding vexatious overuse of impleading to delay (AVOID) act. This bill was chaptered by the Governor and will take effect April 2026.
- A112(Berger)/S4157(Sanders): Repeals section 3403 of the insurance law relating to anti-arson applications. This bill was chaptered by the Governor and took effect October 2025.
- S4960(Bailey)/A3888(Weprin): Relates to extending the exemption from filing requirements only with respect to rates and policy forms to out of state businesses. This bill was chaptered by the Governor and takes effect immediately.
- A3028(Dilan)/S4674-A(Jackson): Allows domestic insurers to make certain records available by electronic means. This bill was chaptered by the Governor and took effect October 2025.
- A3986-A(Bores)/S2105-A(Cooney): Relates to the use of virtual credit cards by insurers and certain health care plans. This bill was chaptered by the Governor and takes effect June 2026.
- A6595(Weprin)/S7221(Bailey): Extends certain provisions relating to medical malpractice insurers. This bill was signed by the Governor and took effect in August 2026.
- A8413(Steck)/S8343(Bailey): This bill was chaptered by the Governor and took effect in June 2025.

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- S7222-A(Bailey)/A6975-A(Weprin): Relates to indexing fixed amounts and clarifying compliance. This bill was chaptered by the Governor and took effect in September 2025.
- S5941-B(Skoufis)/A6576-B(Weprin): Requires peer-to-peer car sharing programs provide certain insurance coverage. This bill was chaptered by the Governor and will take effect June 2026.
- A979-A(Lunsford)/S5048-A(Bailey): Relates to contractual liability insurance policies. This bill was chaptered by the Governor and took effect October 2025.
- A3795(Weprin)/S698(Krueger): Relates to financial loss as a result of a failed in-vitro fertilization or intrauterine insemination. This bill was chaptered by the Governor and took effect in November 2025.
- A1433-A(Hunter)/S5324-A(Bailey): Provides for the issuance of pet insurance. This bill was vetoed by the Governor. 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 was vetoed by the Governor.
- 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 was vetoed by the Governor.
- A521(Steck)/S3740-A(Fernandez): Establishes the "recovery ready workplace act". This bill was vetoed by the Governor.

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.

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- 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): Relates to the sale of a non-indemnity legal service plan. 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.
- 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 End of Year Legislative Update.

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