



Founded in 1882, Big I New York is the oldest and largest producer association in New York State. We represent over 1,450 independent insurance agency locations in the State of New York, comprising more than 13,000 individuals who sell and service personal and business insurance.

Learn more at BigINNY.org.

2026 LEGISLATIVE PRIORITIES

Objective: Foster a healthy and affordable property & casualty insurance marketplace

End Legal System Abuse

Excessive litigation drives up costs and imposes a growing tort tax on New York families.

Require Disclosure of TPLF Agreements

Third-Party Litigation Financing disclosure in court ensures transparency, prioritizes fair settlements over profit, helps prevent schemes that defraud insurers, and protects claimants.

Modernize the Scaffold Law

New York is the only state that imposes absolute liability, versus comparative negligence, for work site accidents related to elevation. This 140-year-old law increases infrastructure costs without improving worker safety.

Reject “Wrongful Death”

Four times in as many years, the proposed ‘wrongful death’ bill has been vetoed over concerns it would drive up insurance premiums and strain healthcare systems. Supporting it now risks opening the litigation floodgates.

Protect Consumers, Stop Fraud!

Fraud raises costs for everyone. Strong deterrence and real consequences are needed.

Prevent Staged Auto Accidents

Strengthen “Alice’s Law” by establishing the crime of staging a motor vehicle accident. Shocking video shows the reckless reality. This cannot be tolerated.

Support A.3851 Weprin/S.5232 Comrie

Stop Staged Construction Site Accidents

There’s no place for fraud on construction sites, including those who orchestrate it. We all pay the price. Stronger laws are needed.

Support A.3800 Weprin/S.5231 Comrie

Support Retroactive Cancellation

Deter auto insurance fraud by allowing insurers to cancel coverage from inception when fraudsters use fake or stolen identities or payment information, preventing payouts for intentional losses.

Support A.7322 Pretlow/S.5052 Bailey

AFFORDABILITY FIRST

Affordable and accessible P&C insurance lets New Yorkers own cars, purchase homes, secure affordable housing, and protect their livelihoods. Policymakers must ask whether proposed legislation encourages competition and investment in the state—or drives insurers away at the expense of a healthy marketplace.

A 21ST CENTURY P&C INSURANCE MARKETPLACE

Foster a 21st-century insurance marketplace that is efficient, flexible, and forward-looking—streamlining outdated regulations, embracing emerging technologies, and evolving with the market to drive innovation and deliver better outcomes for consumers and businesses.

Establish “Insurance Producer” License:

Combine P&C broker and agent licenses into a single ‘insurance producer’ license to reduce paperwork, eliminate confusion, and align with other states while simplifying processes for agencies and the Department of Financial Services.

Support A.8065 Hunter/S.8060 Bailey

Repeal Punitive Insurance Advertising Requirement:

Insurance agencies face fines for failing to list a carrier’s principal city, town, or village when advertising their affiliation—even if the carrier’s logo is linked online. This outdated requirement is redundant in the digital age and provides no consumer protection.

Support efforts to repeal it.

Remove Auto Photo Inspection Requirement:

In 2023, the Legislature temporarily waived burdensome photo inspections for vehicles with comprehensive or collision coverage, effective until October 1, 2027. This requirement should be permanently eliminated.

Support efforts to repeal it.

Streamline Access to Excess & Surplus Market:

Agents currently must obtain three declinations from the admitted market before placing coverage in the E&S market. This time-consuming and often unnecessary step should be eliminated to save time and better serve customers.

Support A.6060 Hunter/S.5310 Bailey

Relieve DFS Backlog:

Enable the Department of Financial Services to use actuarial consultants to speed up major P&C filings, alleviating backlogs that restrict consumer choice and tighten the market. Current filings take three times the average processing time.

Support A.4259A Weprin/S.5321 Bailey

Level the Workers’ Compensation Playing Field:

The 30-day notice required to cancel a NYS Insurance Fund policy makes it harder for small businesses to shop for competitive coverage—a rule not imposed in the private market. Eliminating this requirement gives businesses the time they need to secure the best coverage.

Support S.5327 Bailey

Protect Drivers with Adequate Coverage:

Current minimum auto insurance limits fall short. Direct DFS to study and recommend limits that reflect today’s costs.

Support A.3106 Hyndman/S.5235 Comrie