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 BigINY.org.

2027 LEGISLATIVE PRIORITIES*

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.

End Legal System Abuse

Excessive litigation drives costs and imposes a hidden lawsuit tax on New York families and businesses.

Modernize Labor Law 240/241

New York's "scaffold law" makes construction project owners and contractors liable for certain injuries resulting from the force of gravity, while allowing them to raise only extremely limited defenses against lawsuits over those injuries. Its purpose is to protect construction workers, but the data shows that New York construction sites are no safer than those in other states.

This 140-year-old law is the last of its kind in the U.S. and supports a cottage industry of fraudulent schemes. Staged construction accidents and meritless lawsuits raise the cost of liability insurance for contractors, assuming they can even obtain coverage. That added expense increases the cost of living by making public and private infrastructure construction and repair, as well as home maintenance and renovation, more expensive.

Keeping the scaffold law on the books without meaningful reform sends a dire message: **New York is Closed for Business**.

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.

Protect Consumers, Stop Fraud!

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

Stop AOB Homeowner Abuse

Assignment of Benefit agreements can expose homeowners and insurers to fraudulent and abusive practices. Consumer protections are needed.

Support A.10176 Weprin/S.9368 Bailey

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

*Bill numbers reflect the 2025–26 legislative session

A MODERN P&C INSURANCE MARKETPLACE

Foster a modern 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. **UPDATE:** Passed Assembly & Senate

Support A.10611 Woerner/S.9403 Bailey

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 A.11666 Weprin

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 consideration of major P&C rate and form 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

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Let's Connect!