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UPSTATE UNITED

February 17, 2026

Hon. Andrea Stewart-Cousins  
New York State Senate  
Legislative Office Building 907  
Albany, NY 12247

Hon. Carl Heastie  
New York State Assembly  
Legislative office Building 932  
Albany, NY 12248

**RE: Support Gov. Hochul's Auto Insurance Affordability and Anti-Fraud Proposals**

Dear Majority Leader Stewart-Cousins, Speaker Heastie, and Members of the New York State Legislature:

We, the undersigned organizations representing local governments and every aspect of the state's economy, urge your support for Gov. Kathy Hochul's proposals to deliver a more affordable New York and bring down the cost of auto insurance. These are common sense measures to crack down on auto insurance fraud, bring our liability standards [in line with 33 other states](#), and remove incentives for filing unnecessary and expensive lawsuits.

Drivers are seeing real savings in states that have taken similar steps to rein in excessive litigation and fraud. After recent reforms in Florida, auto insurance companies have filed for reductions of [up to 20% that will provide relief to more than 80% of the state's drivers](#). Common sense liability reforms are putting money back in the pockets of working families and small businesses. New Yorkers deserve the same kind of tangible savings as they navigate an affordability crisis and unpredictable economy.

For many residents, a car is not optional — it is how people get to work, take care of their families, and manage daily life. For employers, family-owned trucking companies, and municipalities, sky high insurance costs mean higher operating expenses, tighter budgets, and fewer resources for jobs, public services, and community investment. Those costs ripple through the supply chain, raise the cost of goods, and reduce taxpayer funded resources.

Fraud is a significant driver of increased insurance premiums. [In 2023 alone, New York recorded more than 1,700 staged collisions](#) and tens of thousands of suspected vehicle-related fraud incidents.

New York's no-fault system, while intended to streamline the claims process and reduce litigation, has incentivized fraud. As Gov. Hochul has noted, fraud is big business in New York: coordinated networks involving [unethical lawyers](#), [medical providers](#), ["runners" or recruiters](#), and [outside financiers](#) exploit the system by staging crashes and inflating injuries. Ultimately the cost of this illegal activity is paid for by families, small businesses, and local governments in the form of higher insurance bills.

Gov. Hochul's reform package updates New York's liability framework without weakening the protections drivers and bystanders rely on. The proposed reforms preserve coverage for medical bills and lost wages, while strengthening safeguards to prevent fraud and

profiteering. As written, the proposals target stabilizing rising premiums instead of shifting costs onto responsible policyholders.

New York's current rules leave the system vulnerable to inflated claims and opportunistic lawsuits that raise costs for everyone. Bringing our standards closer to those used in peer states would reduce litigation while preserving access to the courts for people who suffer serious, legitimate injuries.

Ensuring that individuals who were breaking the law at the time of an incident cannot collect outsized awards is a matter of fairness to the millions of drivers who follow the rules and pay their premiums every month. A more reasonable standard promotes safer behavior, reduces abuse, and helps stabilize premiums over time.

We respectfully urge the Legislature to support and advance Gov. Hochul's auto insurance reform proposals as part of a broader affordability agenda. Thoughtful, targeted reforms can deliver real relief for working families, small businesses, and local governments while preserving fairness and access to justice.

Thank you for your leadership and your commitment to addressing the rising cost of living.

Sincerely,

American Council of Engineering Companies of New York

American Property Casualty Insurance Association

Associated Builders and Contractors of New York State

Associated General Contractors of America, New York State

Big I NY

Business Council, New York State

Business Council of Westchester

Capital Region Chamber of Commerce

CenterState CEO

Empire State Forest Products Association

Food Industry Alliance of New York

Greater Rochester Chamber of Commerce

Greenwich Village/Chelsea Chamber of Commerce

Hispanic Chamber of Commerce of Queens

Lawsuit Reform Alliance of New York

Long Island African American Chamber of Commerce

Long Island Association

Manhattan Chamber of Commerce

National Association of Mutual Insurance Companies

National Federation of Independent Business, New York State

NYC LGBTQs Chamber of Commerce

New York City Minority Small Business Chamber of Commerce

New York Conference of Mayors

New York Farm Bureau

New York Insurance Association

New York State Builders Association

New York State Economic Development Council

Northeastern Retail Lumber Association

Rochester Technology and Manufacturing Association

Ski Areas of New York

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