

# STATE OF NEW YORK

3570

2021-2022 Regular Sessions

## IN SENATE

January 30, 2021

Introduced by Sens. BRESLIN, ADDABBO, SEPULVEDA -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to the definition of serious injury and determining the sufficiency of the evidence with respect thereto

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Subsection (d) of section 5102 of the insurance law, as  
2 amended by chapter 955 of the laws of 1984, is amended to read as  
3 follows:

4 (d) "Serious injury" means a personal injury which results in death;  
5 dismemberment; significant disfigurement; a fracture; a partial or  
6 complete tear or impingement of a nerve, tendon, ligament, muscle or  
7 cartilage; injury to any part of the spinal column that results in inju-  
8 ry to an intervertebral disc; impingement of the spinal cord, spinal  
9 canal, nerve, tendon or muscle; loss of a fetus; permanent total or  
10 partial loss of use of a body organ, member, function or system; any  
11 injury resulting in the need for a surgical procedure; any permanent  
12 consequential limitation of use of a body organ [~~or~~], member, function  
13 or system; any significant limitation of use of a body organ, member,  
14 function or system; or [~~a~~] any medically determined injury or impairment  
15 of a permanent or non-permanent nature which prevents the injured person  
16 from performing substantially all of the material acts which constitute  
17 such person's usual and customary daily activities for not less than  
18 ninety days during the one hundred eighty days immediately following the  
19 occurrence of the injury or impairment. A finding of serious injury  
20 under any of the above enumerated categories in this definition shall be  
21 a sufficient basis for an award for past and/or future damages.

22 § 2. The insurance law is amended by adding a new section 5102-a to  
23 read as follows:

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[~~-~~] is old law to be omitted.

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1     § 5102-a. Issues of fact and sufficiency of the evidence. Whether an  
2 injury qualifies as a serious injury pursuant to subsection (d) of  
3 section five thousand one hundred two of this article shall be a ques-  
4 tion of fact. Where evidence is offered as to (a) whether an injury  
5 qualifies as a serious injury pursuant to subsection (d) of section five  
6 thousand one hundred two of this article, or (b) the causation of such  
7 an injury, the sufficiency and weight of evidence offered, including but  
8 not limited to that pertaining to qualitative and/or quantitative  
9 assessment of injury, shall be reserved for the trier of fact.

10     § 3. This act shall take effect immediately and shall be applicable  
11 to: (i) all actions and proceedings commenced on or after the effective  
12 date of this act; and (ii) all actions and proceedings commenced prior  
13 to the effective date of this act and pending on the effective date of  
14 this act, where as of such date a trial of the issues thereon has not  
15 yet commenced and a dispositive motion has not yet been filed.