

# STATE OF NEW YORK

853

2025-2026 Regular Sessions

## IN ASSEMBLY

(Prefiled)

January 8, 2025

Introduced by M. of A. BLANKENBUSH, BRABENEC, DeSTEFANO, HAWLEY, McDO-  
NOUGH, MILLER -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to group  
property/casualty insurance

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

1 Section 1. Section 3435 of the insurance law is amended by adding a  
2 new subsection (e) to read as follows:

3 (e) Neither the provisions of this section nor any other provisions of  
4 this chapter shall serve to prevent the issuance of a certificate of  
5 group property/casualty or liability insurance issued to a resident of  
6 this state when such certificate is issued under a master policy  
7 procured by an employer based in another state, provided (i) the policy  
8 is an approved policy issued by an insurer licensed in such state, (ii)  
9 the policy has been approved for sale in such state, and (iii) provided  
10 the certificate is issued without cost to the New York resident. Any  
11 such certificate issued to a New York resident shall state that the  
12 insurance provided thereunder is not regulated by the state of New York  
13 and not subject to consumer protections otherwise afforded by this chap-  
14 ter.

15 § 2. This act shall take effect immediately.

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

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