STATE OF NEW YORK

10019

IN SENATE

April 22, 2026

Introduced by Sen. CLEARE -- 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 prohibiting the increase of premiums or failure to renew automobile insurance policies for persons 60 years of age or over

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

Section 1. Subsection (i) of section 3425 of the insurance law is amended to read as follows:

(i) **(1)** No insurer shall refuse to issue or renew a covered policy solely on the ground of the advanced age of the applicant or insured.

(2) With respect to automobile insurance policies, no insurer shall increase the premium billed to an insured who is sixty years of age or over for the renewal of an existing policy solely on the ground of the age of the insured.

§ 2. This act shall take effect on the first of January next succeeding the date on which it shall have become a law and shall apply to renewals of policies issued on and after such date.

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

LBD04832-01-5