

# STATE OF NEW YORK

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661

2025-2026 Regular Sessions

## IN SENATE

(Prefiled)

January 8, 2025

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Introduced by Sens. GIANARIS, JACKSON -- 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 imposition of different rates for premiums for the provision of disability insurance

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

1 Section 1. The insurance law is amended by adding a new section 3215-a  
2 to read as follows:  
3 § 3215-a. Disability insurance premium rates. No insurer offering or  
4 providing individual, group or blanket disability insurance in this  
5 state shall charge or impose different rates for premiums for the  
6 provision of such insurance to individuals insured under a policy, on  
7 the basis of the gender of the insured or insureds.  
8 § 2. This act shall take effect on the first of January next succeeding  
9 one year after it shall have become a law, and shall apply to poli-  
10 cies and contracts issued, renewed, modified, altered or amended on or  
11 after such date.

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

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