# STATE OF NEW YORK

9179

# IN SENATE

February 11, 2026

Introduced by Sen. SKOUFIS -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, relating to prohibiting insurance discrimination on the basis of an insured's marital status following the death of the insured's spouse

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

Section 1. Section 2607 of the insurance law, as amended by section 1 of subpart D of part J of chapter 57 of the laws of 2019, is amended to read as follows:

§ 2607. Discrimination because of sex or marital status. (a) **(i)** No individual or entity shall refuse to issue any policy of insurance, or cancel or decline to renew the policy because of the sex or marital status of the applicant or policyholder or engage in sexual stereotyping.

**(ii) Notwithstanding any other provision of this chapter, no insurer providing any type of insurance coverage, including but not limited to property, casualty, homeowner's, renter's, or automobile insurance, shall: refuse to continue to insure, cancel, or decline to renew a policy; limit the amount, extent, or kind of coverage available; or charge a different premium rate or impose different terms or conditions, because the applicant or policyholder is widowed or their marital status otherwise reflects the death of a spouse.**

(b) For the purposes of this section, "sex" shall include sexual orientation, gender identity or expression, and transgender status.

§ 2. This act shall take effect on the first day of January next succeeding the date on which it shall have become a law and shall apply to any policy issued, delivered, renewed, and/or modified on or after the effective date of this act.

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

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