

STATE OF NEW YORK

1144

2025-2026 Regular Sessions

IN SENATE

January 8, 2025

Introduced by Sen. GOUNARDES -- 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 increasing certain monetary limits under the comprehensive motor vehicle insurance reparations act

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

1 Section 1. Paragraphs 2 and 3 of subsection (a) of section 5102 of the
2 insurance law, paragraph 2 as amended by chapter 320 of the laws of
3 1991, are amended to read as follows:

4 (2) Loss of earnings from work which the person would have performed
5 had [~~he~~] they not been injured, and reasonable and necessary expenses
6 incurred by such person in obtaining services in lieu of those that [~~he~~]
7 such person would have performed for income, up to [~~two~~] three thousand
8 dollars per month for not more than three years from the date of the
9 accident causing the injury. An employee who is entitled to receive
10 monetary payments, pursuant to statute or contract with the employer, or
11 who receives voluntary monetary benefits paid for by the employer, by
12 reason of the employee's inability to work because of personal injury
13 arising out of the use or operation of a motor vehicle, is not entitled
14 to receive first party benefits for "loss of earnings from work" to the
15 extent that such monetary payments or benefits from the employer do not
16 result in the employee suffering a reduction in income or a reduction in
17 the employee's level of future benefits arising from a subsequent
18 illness or injury.

19 (3) [~~All~~] Any and all other reasonable and necessary expenses incurred
20 including, without limitation, medical transportation, non-medical
21 transportation, pet care services, house cleaning services, laundry
22 services, and food preparation and delivery services, up to [~~twenty-~~
23 ~~five~~] fifty dollars per day for not more than one year from the date of
24 the accident causing the injury. In determining whether an "other

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

LBD02219-01-5

1 expense" is reasonable and necessary, the certification of a treating
2 physician that the claimant was disabled from work during the relevant
3 period constitutes prima facie proof that the expense was reasonable and
4 necessary.

5 § 2. Subsection (b) of section 5102 of the insurance law is amended to
6 read as follows:

7 (b) "First party benefits" means payments to reimburse a person for
8 basic economic loss on account of personal injury arising out of the use
9 or operation of a motor vehicle, less:

10 (1) Twenty percent of lost earnings computed pursuant to paragraph two
11 of subsection (a) of this section, provided, however, that such twenty
12 percent shall not count towards the fifty thousand dollar limit for
13 basic economic loss per person described in subsection (a) of this
14 section.

15 (2) Amounts recovered or recoverable on account of such injury under
16 state or federal laws providing social security disability benefits, or
17 workers' compensation benefits, or disability benefits under article
18 nine of the workers' compensation law, or medicare benefits, other than
19 lifetime reserve days and provided further that the medicare benefits
20 utilized herein do not result in a reduction of such person's medicare
21 benefits for a subsequent illness or injury.

22 (3) Amounts deductible under the applicable insurance policy.

23 § 3. This act shall take effect immediately.