

**Testimony of Commissioner Samuel A.A. Levine
New York City Department of Consumer and Worker Protection**

**Before the Committee on Consumer and Worker Protection
Hearing on Introductions 285, 286, 417, 685, 837, 847**

April 29, 2026

Introduction

Good morning, Chair Epstein, and members of the Committee on Consumer and Worker Protection. My name is Samuel Levine, and I am the Commissioner of the Department of Consumer and Worker Protection (DCWP). I am joined by our Chief of Staff, Carlos Ortiz, and Associate General Counsel, Andrew Schwenk. Thank you for the opportunity to testify before the committee today on these bills.

Protecting New Yorkers

The NYC Department of Consumer and Worker Protection (DCWP) is the nation's leading municipal enforcement agency charged with delivering economic justice. DCWP leverages its authority to bring New Yorkers real economic relief and protect them from predatory, deceptive, and unfair practices that violate their rights as consumers and workers. This includes pioneering cutting-edge protections, such as the City's Consumer Protection Law, Protected Time Off Law, Fair Workweek Law, and Delivery Worker Laws, including the Minimum Pay Rate for delivery workers. Through licensing more than 45,000 businesses in over 45 industries, DCWP ensures fair competition and a level playing field for responsible small businesses that are integral to New York City's vibrant communities. DCWP also provides essential services such as free tax preparation and financial counseling to ensure New Yorkers keep more of what they earn and can plan for their futures. DCWP is committed to making sure New York City is a fairer, more affordable place to live.

Championing Consumers and Workers

I am incredibly proud of this agency's work on the affordability agenda over the last four months, and our fight for New Yorkers has only just begun. We have taken on major corporations to recover millions of dollars for consumers and workers targeted by junk fees, stolen wages, and exorbitant price hikes. Mayor Mamdani has signed executive orders tasking DCWP to tackle subscription tricks and traps and junk fees under the City's Consumer Protection Law. Since then, our team has been hard at work, and this past month we introduced a proposed rule, the Click to Cancel rule, to strengthen New Yorkers' consumer rights, ensuring they can easily cancel automatic renewals and continuous service offers. We have also filed legal actions against companies like Extra Space and Radiant Solar for their deceptive and illegal schemes that drove up costs for consumers, as well as against Instant Recovery Corp, a Bronx-based tow truck operator, for charging illegal fees, and using unlawful tactics to exploit New Yorkers. Overall, since the start of the Mamdani Administration, we have secured more than \$9.3 million for New Yorkers, delivering real economic relief and justice to consumers, workers and small businesses across the city.

Earlier this year, our strengthened Protected Time Off law went into effect for 4.3 million employees in New York City, requiring an additional 32 hours of unpaid time off and expanding the reasons for which an employee can use time off, including childcare, workplace violence, public benefits hearings, and more. We implemented a package of laws that expanded protections to more delivery workers, including minimum pay requirements that will ensure grocery delivery workers for companies like Instacart receive a dignified pay rate and close the loophole that allowed apps to pay far less than the minimum wage. We also celebrated the passage of much-needed deactivation protections, which will prevent arbitrary and unfair deactivations of contracted delivery workers and high-volume for-hire vehicle drivers, as well as the Aland Etienne Safety and Security Act, which will provide security guards that keep us safe every day with better pay and benefit standards. This is just the beginning; we will continue to lead the nation in implementing cutting-edge worker protection laws that strengthen workplace rights and improve labor standards for workers.

While we are thrilled about what we have done, we are also excited for the future of DCWP. As we continue our mission of delivering economic justice, we recognize that New York City is still facing a severe affordability crisis, largely driven by corporate greed, and predatory practices from unscrupulous businesses. Our strategy of robust and aggressive enforcement is one of the necessary steps to bring real accountability to the worst actors.

Introduction 285

Turning to today's legislation, Introduction 285 would amend the responsibilities of the Office of the Utility Advocate to include additional public training, education, and more, in light of rising costs from NYS-approved rate increases, more extreme weather conditions, and potential reductions in federal funding for energy assistance. DCWP defers to the Mayor's Office of Climate and Environmental Justice.

Introduction 286

Introduction 286 would require DCWP to develop and conduct ongoing outreach and education to raise awareness of deceptive and unconscionable trade practices involving cryptocurrency and other digital assets. Generally, we have serious concerns about the hazards of cryptocurrency. We support the intent of this legislation. We understand the rise of scams in the digital space has been detrimental to many New Yorkers. However, we do not have the policy expertise to advise on cryptocurrency or digital assets, or to develop a meaningful outreach campaign. Furthermore, the NYS Department of Financial Services (DFS) already actively regulates the digital assets industry and is therefore in a better position to address these concerns.¹

Introduction 417

Introduction 417 would require those who are required to post construction permits to post information, developed by DCWP, on how workers can file a wage theft complaint, as well as other information on worker rights related to wage theft under state law. We support this legislation. However, there are already a number of wage-related posting requirements for this industry. Rather than creating a redundant notice that may lead to confusion for workers, we recommend the bill instead require the display of our Workers' Bill of Rights poster. This would increase workers' awareness of core workplace rights under local, state, and federal law.

Introduction 685

Introduction 685 would establish an Office of Insurance Accountability within DCWP. The office would provide information on types of insurance and issue generalized guidance for consumers, track legal actions alleging unfair practices by insurance companies that harm consumers, and alert the public to relevant findings. It would also conduct an annual study and issue reports on the cost of insurance, provide recommendations relating to stabilizing insurance costs, and create a unit to assist consumers in resolving insurance-related issues. We share the Council's concerns regarding the complicated universe surrounding insurance products and understand the need for increased transparency within the industry, particularly in light of the affordability crisis our city faces. However, many insurance products are heavily regulated by the New York State Department of Financial Services. We are concerned that the bill's requirements could be duplicative of efforts by New York State. Additionally, the bill would require DCWP to accept and triage consumer complaints and issues related to insurance, without being the regulatory authority for the industry. This could cause confusion and frustration for consumers who are experiencing major issues with their insurance and lead them away from the state agency that actually possess the authority to take real action against these companies' predatory behaviors. Insurance prices are a serious issue that New Yorkers are encountering. For that reason, we look forward to working with the Council through the legislative process to successfully achieve the bill's intent, especially that consumers are able to receive the help they need for their insurance issues. We look forward to working with Council on finding solutions to the affordability crisis that so many New Yorkers are facing.

Introduction 837

Introduction 837 would direct DCWP, in consultation with CCHR, MOIA and Aging, to establish and implement an ongoing outreach and education program for New York City residents about scams related to Hajj. DCWP supports the intent of the legislation. We are not presently aware of specific scams surrounding the topic of Hajj,

¹ https://www.dfs.ny.gov/consumers/fraud_cyber_protection

but we recognize that this issue may be impacting many of our city's Muslim residents. We would like to hear from affected stakeholders to understand the scope of the problem and how issues like this are handled in other municipalities.

Introduction 847

Introduction 847 would require DCWP to establish and implement an outreach and education program to create awareness of common scams targeting and impacting tourists. This bill would also require DCWP to develop and distribute educational materials specifically targeted to tourists during the 2026 World Cup. DCWP supports the intent of the legislation. Our consumer protection laws extend to the millions who visit New York City each year. We understand the importance of tourism to the city and welcome Council's eagerness to ensure tourists are protected from common scams in New York City. We would like to hear more from stakeholders on how to best educate those that visit our city in an efficient manner.

Conclusion

Thank you for the opportunity to testify before your committee on today's legislation. We look forward to working with all of you to further our efforts to protect all New Yorkers in this new era of economic justice. I welcome any questions you may have for further discussion.

April 29, 2026

Testimony by Linda M. Baran, President & CEO of the Staten Island Chamber of Commerce

Committee on Consumer and Worker Protection

Re: Intro. 685 of 2026, in relation to establishing an Office of Insurance Accountability

Good morning Chair and members of the Committee,

My name is Linda Baran, President and CEO of the Staten Island Chamber of Commerce. Thank you for the opportunity to testify today.

We appreciate the intent behind this bill and support efforts to bring more transparency and understanding to the insurance market, especially as small businesses continue to face rising premiums and fewer options.

For small businesses, insurance is not a simple or standardized product. It looks different depending on the business and what they need. It is also important to recognize the role of brokers. For most small businesses, their broker is their main point of contact, not the insurance company or a regulator. They help them navigate a very complex system.

We would encourage that brokers be specifically included in the language of the bill, particularly in sections related to consultation and reporting, to ensure their real-world experience helps inform the work of this office.

While the City does not have direct authority over insurance regulation, which is handled at the state level, it can still play a helpful role in making the system easier for small businesses to navigate. At the same time, we would encourage that this effort be designed to complement, not duplicate, existing resources. A focus on coordination and efficiency will be key to making sure it adds value without creating more confusion.

We also encourage the City to use this Office as an opportunity to take a closer look at what is driving insurance costs. Rates are set at the state level, so this is not just about pricing, but about the broader environment that impacts those costs.

The legal environment and the cost of claims play a significant role in what businesses are paying. As the State continues to look at reforms in these areas, those conversations are directly connected to what small businesses are experiencing.

At the same time, policy decisions and regulatory requirements can directly impact coverage and costs, and identifying where City policy may be contributing to these pressures, and where adjustments could help stabilize costs, would be a meaningful step forward.

The value of this office will ultimately depend on its ability to not only inform, but to identify and elevate the factors driving costs and help inform policy decisions that impact small businesses.

Finally, as the bill contemplates an assistance office, we would encourage that it clearly apply not only to individual consumers, but also to small businesses, who face many of the same challenges but often navigate more complex insurance needs.

Small businesses are already operating in a high-cost environment, and insurance is becoming harder to manage. Efforts like this can be helpful if they stay focused and practical.

Thank you for your time and consideration



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May 1, 2026

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Speaker Menin, Chair Epstein, and members of the Consumer and Worker Protection Committee:

My name is Lisa Sorin, and I am the President of the Bronx Chamber of Commerce. The Bronx Chamber is dedicated to supporting and advocating for local businesses across the borough, especially New York's smallest businesses. Thank you to the Council for your continued engagement with the small business community on issues that impact affordability, stability, and economic growth.

I am submitting this testimony in support of Intro 685, which would establish an Office of Insurance Accountability.

For many small businesses in the Bronx, insurance is a fundamental cost of operating. Whether it is general liability, property insurance, workers' compensation, or commercial auto coverage, these policies are essential to keeping doors open. Yet too often, business owners are faced with rising premiums, unclear policy terms, and limited recourse when disputes arise.

I have spoken with small business owners across the borough who have experienced sudden premium increases, unexpected coverage denials, or difficulty navigating claims processes. For many of these businesses, MWBE's operating on thin margins, these challenges are frustrating and existential. A single unresolved claim or unaffordable rate increase can jeopardize an entire business.

This bill takes a meaningful step toward addressing these challenges by creating a centralized Office of Insurance Accountability. By providing clear, accessible information and guidance, the Office would help demystify a complex system that many small business owners simply do not have the time or resources to navigate on their own.

Equally important, the Office's role in tracking patterns of deceptive or unfair practices and reporting on cost drivers will bring much-needed transparency to the insurance market. Small businesses often feel they are operating in the dark when it comes to understanding why costs are increasing or how to make informed decisions.



THE NEW BRONX CHAMBER *of* COMMERCE, INC.

The inclusion of a consumer assistance unit is particularly critical. Having a dedicated advocate to help resolve insurance-related issues could make the difference between a business recovering from a setback or closing its doors permanently. For small business owners who lack in-house legal or risk management teams, this type of support is invaluable.

We also strongly support the Office's mandate to issue recommendations on stabilizing or lowering insurance costs. Addressing affordability is essential for the survival of individual businesses and for the broader economic health of communities like the Bronx, where small businesses are key drivers of local employment and neighborhood vitality.

Intro 685 recognizes that access to fair, transparent, and affordable insurance is a core component of a functioning small business ecosystem.

The Bronx Chamber of Commerce stands ready to support the Council in ensuring that this Office is implemented effectively and in a way that delivers real value to small businesses and consumers alike.

Thank you for the opportunity to testify and for your continued commitment to supporting New York City's small business community.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa Sorin", written in a cursive style.

Lisa Sorin
President, The Bronx Chamber of Commerce



**Hotel and Gaming Trades Council
707 8th Ave
New York, NY 10036
(212) 245-8100**

Memorandum in Support of Proposed Int. No. 847-A

The Hotel and Gaming Trades Council, which represents nearly 40,000 hospitality workers in New York and New Jersey, strongly supports Proposed Int. No. 847-A, which will ensure tourists and workers are equipped with the resources and protections available to them ahead of the World Cup.

Proposed Int. 847-A would require the Department of Consumer and Worker Protection to establish and implement an outreach and education program to create awareness of common scams targeting and impacting tourists. As a part of this program, DCWP would be required to develop and distribute educational materials aimed at helping consumers avoid common scams specifically targeted to tourists visiting New York City during the 2026 FIFA World Cup. These materials would include information related to service disruptions in hotels pursuant to §20-851 of the New York City Administrative Code.

The Hotel and Gaming Trades Council strongly supports the passage of this legislation, which will strengthen consumer protections for the more than one million tourists expected to visit our city this summer for the World Cup, and the millions more who will continue to visit for years to come.

§20-851 of the New York City Administrative Code requires hotels to notify guests of conditions that would substantially affect or are likely to substantially affect their stay. Qualifying disruptions include but are not limited to construction work, pest infestations, unavailability of amenities, and strikes. The notification must be made within 24 hours of a hotel becoming aware of a disruption, and it must be provided to all guests whose stays may be impacted. In the event of a disruption, guests may cancel their reservations free of charge and are entitled to a full refund of any portion of their reservation that was cancelled.

The Hotel Service Disruption Notification provisions grant reasonable protections for tourists to make their stay in New York a pleasant one and help promote the city's hotel accommodations as reliable options for future travel. The program proposed in this bill will do the same by making tourists aware of their rights as consumers, which include the right to be notified of a hotel service disruption. Proposed Int. No. 847-A is clear, commonsense legislation that will help ensure the city remains a welcoming, reliable and worthwhile travel destination for all.



HANYC Committee on Consumer and Worker Protection Testimony

April 29, 2026

Thank you for holding this hearing today. I am Vijay Dandapani, President and CEO of the Hotel Association of New York City, also known as HANYC. We are here to testify about the serious risk of scams during the 2026 World Cup, which Int. 847-2026 seeks to address. These scams, particularly in the short-term rental industry, may have a long-term impact on the financial health of New York's hotel industry and those employees whose livelihoods depend on it.

Over the last few years, the City Council has instituted critical regulations for the short-term rental industry and withstood Airbnb's attempts to undo these. We thank you for all of your work ensuring the tourism sector of our economy has the proper regulation it needs to provide visitors with good experiences in our city.

However, too many unregulated and unregistered short-term rentals continue to operate. For instance, news recently broke that Brooklyn landlord Chananya Bineth illegally arranged nearly 1,400 short-term stays, totaling over \$1,300,000 in income. This illegal activity occurred over a three-year period.

The City Council needs to be asking the Mayoral Administration how such blatantly illegal activity was allowed to continue without punishment for three years. This raises the question of how many illegal short-term rentals are continuing to operate.

With the World Cup approaching, it would be a disaster if large numbers of tourists stayed in these unregulated short-term rentals. Without proper government oversight, there is no assurance that these short-term rentals will be safe and clean for visitors. In fact, we can assume the opposite, that since there is no regulation, they will likely not be safe or clean.

Such terrible experiences for thousands or even tens of thousands of tourists will have a major impact on our city's reputation among potential visitors. If tourists feel like their accommodations during the World Cup were overpriced, dirty, and potentially dangerous, they will not return to our city again.

This is critical because today, the hotel industry is facing an existential crisis. Two million fewer visitors came to the city in 2025 compared to 2019. Most notably, international visitors fell by 8.9% over the same period. Our city needs to be doing everything it can to ensure visitors want to return to New York City in the same numbers they previously did. Providing affordable, safe, and clean accommodations is integral to bringing tourists back to our city.

Again, thank you for your time and for the opportunity to testify today.

NYC HOSPITALITY ALLIANCE

New York City Hospitality Alliance
244 Fifth Avenue, Suite 2947
New York, NY 10001

April 20, 2026

Members of the New York City Council
New York City Hall
New York, NY 10007

Dear Members of the New York City Council,

The New York City Hospitality Alliance respectfully urges your support for Introduction 0685-2026, which would establish an Office of Insurance Accountability within the New York City Department of Consumer and Worker Protection. We thank Council Speaker Julie Menin for introducing this important legislation.

Restaurants, bars, and nightlife venues across New York City are facing rapidly rising liability insurance costs and increasing difficulty securing coverage. For all hospitality businesses, insurance is not optional. Liability coverage is typically required under commercial leases, financing agreements, and regulatory frameworks, making access to affordable insurance essential to operating.

In recent years, hospitality operators have experienced significant increases in premiums, higher deductibles, coverage limitations, and in some cases non-renewals. Industry reporting highlights that liability insurance costs have risen dramatically for some New York City venues, with one operator in the New York Times reporting increases from approximately \$25,000 to \$125,000 over the course of their business, and another operator in Gothamist reporting monthly premiums rise from roughly \$2,000 to \$4,000.

More broadly, venue operators describe insurance costs as an “existential threat” to their business models, driven in part by insurers reducing capacity or exiting certain segments altogether. Rising insurance costs are also contributing to business closures across the city, alongside other pressures such as rent and declining revenues. These trends reflect broader pressures affecting liability insurance markets, including rising litigation costs and shrinking insurer participation in certain coverage lines. For small



NYC HOSPITALITY ALLIANCE

businesses operating on thin margins, these increases can create serious financial strain.

Int. 0685-2026 would establish a dedicated Office of Insurance Accountability responsible for studying insurance cost trends, examining factors contributing to rising premiums, and issuing policy recommendations to stabilize or reduce insurance costs. The office would also track legal actions involving unfair insurance practices and provide publicly accessible guidance on insurance products.

While the legislation does not directly regulate insurance premiums or liability rules, it would create an important mechanism for improving transparency around insurance market dynamics and identifying policy solutions to address affordability challenges.

For hospitality businesses, this office could help elevate the growing concerns around insurance costs and provide policymakers with valuable information about the structural factors affecting coverage availability for small businesses.

For these reasons, the New York City Hospitality Alliance respectfully supports Int. 0685-2026 and encourages the City Council to advance this proposal.

Gratefully,
Andrew Rigie
Executive Director
New York City Hospitality Alliance

ABOUT THE NYC HOSPITALITY ALLIANCE

The New York City Hospitality Alliance is a not-for-profit association representing thousands of restaurants and nightlife establishments across the five boroughs. Through the support and involvement of our members, The Alliance is committed to advancing - with a clear and unified voice - an agenda focused on opportunity, economic investment, and job creation. If you have questions about the NYC Hospitality Alliance's position, please contact Executive Director Andrew Rigie at 212-582-2506/ arigie@thenycalliance.org or our lobbyists, Yoswein New York, Inc., at 212-233-5700.



Intro No. 685 – A Local Law to amend the New York city charter, in relation to establishing an office of insurance accountability

Statement of the American Property Casualty Insurance Association in Opposition

The American Property Casualty Insurance Association (APCIA) appreciates the opportunity to respectfully express our opposition to Intro 685 which would create a new Office of Insurance Accountability within the Department of Consumer and Worker Protection. While we support the intent of the legislation to provide additional resources and protections for consumers, our concern lies with the potential duplication of efforts with the New York Department of Financial Services (DFS). **This legislation is scheduled for consideration in the Committee on Consumer and Worker Protection on Wednesday, April 29.**

By way of background, APCIA is a national trade association for home, auto, and business insurers, representing numerous top insurers located in New York State and New York City, along with many more doing business here. APCIA member companies write over 63% of the property casualty insurance sold in New York State.

The specific charges of the proposed new office of insurance accountability to provide additional information and guidance to consumers, study and report on the cost of insurance, and provide a resource to aid consumers in solving insurance related issues, are all worthy goals and APCIA does not object to them in principle. However, we are concerned that the office would be duplicative of resources already provided by DFS, and could lead to additional administrative burdens/expenses or potentially even a dual regulation scenario.

As you may know, DFS has a strong track record of providing high quality information and guidance to consumers, and they take consumer protection matters seriously. In addition to the Insurance Division which regulates and supervises all insurance companies licensed or authorized to do business in New York State, DFS also maintains a robust Consumer Protection and Financial Enforcement Division that is solely designed to protect consumers and to ensure that all regulated entities under the DFS purview are operating in compliance with all relevant consumer protection laws.

According to the most recent DFS Consumer Protection and Fraud Enforcement Division Annual Report, last year DFS was successful in securing more than \$134 million in recoveries on behalf of New Yorkers. These robust numbers illustrate the effectiveness of DFS in providing strong consumer protection measures and assistance to consumers throughout New York City and New York State.

The Division is also responsible for consumer education, fighting fraud, and maintains a Consumer Assistance Unit (CAU) specifically created to provide assistance to consumers who are facing insurance-related challenges. The CAU investigates consumer complaints against regulated entities that are brought to their attention and seeks to mediate or rectify the situation. If it is found that an insurer or other regulated entity has violated relevant insurance laws or regulations, or acted inappropriately, DFS can and will take necessary enforcement action against the entity.

Intro 685 proposes to create a unit within the office of insurance accountability which would be headed by an insurance accountability advocate and would be tasked with providing consumers with assistance resolving insurance-related issues. Based on this description, it appears to be similar and duplicative to the assistance already available via the CAU. We would welcome learning additional information as to what, if any, interaction or coordination is contemplated between the proposed office and DFS. Will the unit have any enforcement authority or will matters be referred to DFS?

Although APCIA has overall concerns regarding duplication of resources, should Intro 685 advance, we would make one particular suggestion regarding the powers and duties of the office as it relates to tracking legal actions in section 2204 (c)(2). Legal system abuse is one of the largest cost drivers impacting insurance affordability and, as such, we would suggest that the office track additional legal trends beyond just actions alleging deceptive, fraudulent, or other unfair practices by insurance companies, and expand it to also include allegations of deceptive, fraudulent or unfair practices by personal injury firms, medical providers, and claimants as well. This change would ensure that the information studied and reported by the office provides a more balanced and complete view of factors contributing to insurance affordability.

APCIA appreciates the opportunity to provide comments and concerns regarding potential duplication of consumer protection activities pursuant to Intro 685. Please do not hesitate to reach out to us with questions, concerns, or if additional information is needed. We would be happy to serve as a resource going forward for any insurance-related proposals pending or contemplated before the committee.

Alison Cooper
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American Property Casualty Insurance Association
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GREATER NEW YORK HOSPITAL ASSOCIATION

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April
Twenty-Nine
2026

The Honorable Julie Menin
City Hall
New York, NY 10007

The Honorable Harvey Epstein
New York City Council
250 Broadway, Suite 1820
New York, NY 10007

Re: Comments on Introduction 685-2026—Establishing an Office of Insurance Accountability

Dear Speaker Menin and Chair Epstein:

Greater New York Hospital Association (GNYHA) appreciates the opportunity to provide comments on Introduction 685-2026, which would establish an Office of Insurance Accountability within the Department of Consumer and Worker Protection. The Office would provide the public with information about insurance; track legal developments regarding deceptive, fraudulent, or unfair practices by insurers; study and report on the cost of insurance; and provide recommendations for the City, State, and Federal government to stabilize or lower insurance costs.

New Yorkers face rising costs across the board, including myriad insurance costs. Although health insurance is carved out of Introduction 685-2026 and is partially covered within the scope of the existing Office of Healthcare Accountability, GNYHA nevertheless urges the New York City Council to amend this bill to include health insurance within the purview of the proposed Office of Insurance Accountability. This is appropriate and necessary given the Department of Consumer and Worker Protection's ability to use enforcement mechanisms to protect consumers.

National, for-profit insurance companies with a track record of abusive practices dominate the New York health insurance market. They charge consumers high premiums and deny coverage for patient care at alarming rates. State data shows that commercial plans operating in New York State denied approximately 25% of all inpatient hospital claims in 2023 and 2024. Those denials—of care that New Yorkers' trusted providers deemed medically necessary—pad insurance companies' bottom lines while leaving consumers and providers to cover the costs. In addition, national for-



GNYHA is a dynamic, constantly evolving center for health care advocacy and expertise, but our core mission—helping hospitals deliver the finest patient care in the most cost-effective way—never changes.

profit insurers transfer significant profits out-of-state—\$1.5 billion in dividends were transferred to shareholders in 2023. This money is effectively siphoned out of New York’s health care system.

By including health insurance within its scope, the proposed Office of Insurance Accountability could both shine a light on health insurers’ exploitive behavior and provide the City with an opportunity to rein them in for the sake of consumers and providers alike.

Again, thank you for the opportunity to comment on the proposed legislation. We appreciate your consideration of our suggestion.

Please contact myself (dlabdon@gnyha.org) or Chatodd Floyd (cfloyd@gnyha.org) with any questions or concerns.

Sincerely,



David Labdon
Associate Vice President, State Affairs



Testimony before the New York City Council Committee on Consumer and Worker Protection on Intro 685

from the Life Insurance Council of New York (LICONY)

April 29, 2026

Good afternoon, Speaker Menin, Chair Epstein, and members of the Committee on Consumer and Worker Protection, my name is Laura Evangelista, and I am the President & Chief Executive Officer of the Life Insurance Council of New York (LICONY). LICONY is the principal voice of the life insurance industry in New York. Representing over 50 member companies, our goal is to promote an environment that supports and expands the life insurance policies for all New Yorkers.

I am submitting this testimony to discuss the impacts of Intro 685 which would establish an Office of Insurance Accountability in New York City. LICONY supports the goals of the proposed legislation; ensuring that all New Yorkers receive transparent and accurate information when they enter insurance policies. However, given the unique nature of life insurance, we believe that insurance products offered by life insurers should be exempt from the proposed office.

Life insurance is fundamentally different than many other types of insurance as it is not required by law; it is an insurance product that is pursued by individuals under their own volition. For example, auto insurance is required by the State to purchase a vehicle, and many landlords require proof of renters insurance before executing a lease. There is no such requirement for life insurance products. Moreover, the terms and type of life insurance are given highly individualized treatment because the rates depend on health screenings, age, and other personal variables. The personalized nature of the insurance means that the best source of information is speaking to a company directly who can advise on these specifics.

Because of the unique nature of life insurance products noted above, we believe that the inclusion in the proposed office would both complicate any reports and contribute to consumer confusion. Lastly, we note that New York State, through the Department of Financial Services, has an established process for complaints and investigations to protect New Yorkers from fraud, maltreatment, and unfair practices relating to life insurance products.

For these reasons, we urge the Council to exempt insurance products offered by life insurers from Intro 685. We have attached a suggested redline of the bill to this testimony, and LICONY stands ready to work with the Speaker and the Council as this bill moves through the legislative process.

Thank you for your consideration.



NYC Council – Committee on Consumer and Worker Protection

April 29, 2026

Testimony on Intro. 685-2026

Good morning, Chair Epstein and members of the Consumer and Worker Protection Committee. My name is Charles Yu, and I am the Vice President of Economic Development for the Long Island City Partnership. We support **Intro. 685-2026**, but urge the Council to ensure small businesses and commercial tenants are explicitly included and represented. Thank you for this opportunity to submit our written testimony.

Long Island City Partnership (LICP) is the local nonprofit economic development organization for LIC. LICP champions economic development efforts that benefit the neighborhood at large, along with its members, composed of businesses and organizations reflective of LIC's industrial, commercial, retail, science and technology, residential, cultural, and tourism sectors. LICP works to attract new businesses to LIC, support and sustain existing ones, engage residents and visitors, and promote a vibrant and authentic mixed-use community. LICP also manages the LIC Business Improvement District (LIC BID) and LIC Industrial Business Zone (LIC IBZ), providing business services and assistance.

We appreciate the Council's attention to the rising cost of insurance and the very real impact it is having on New Yorkers' cost of living and the city's affordability. This is a problem our members feel every day, and we are glad to see it getting serious legislative attention. We write today in support of Intro. 685-2026 and to flag an important gap we hope the Council will address before the bill moves forward. Even where insurance regulation and rate-setting happen at the state level, New York City can play a critical role in transparency, data collection, and documenting market impacts on neighborhood employers.

As written, the bill centers its protections on "consumers," which is likely to be interpreted as individual New Yorkers, not the commercial tenants, small businesses, retailers, and local employers that are equally, if not more severely, affected by rising insurance costs. We feel that this is a gap that, if left unaddressed, could limit the Office's mandate and exclude an entire category of policyholders who need help.

The numbers tell the story. Premiums for commercial property, general liability, commercial auto, and employees' health insurance have all been rising at a shocking pace, with some businesses seeing increases of 40% or more in a single year. The core problem is unpredictability. Businesses cannot plan, budget, or make sound financial decisions when insurance costs are difficult to forecast. What makes this especially difficult is that the insurance premium spike is not happening in isolation. It is hitting businesses at the same time as a broad wave of other cost increases: the minimum wage has risen steadily, supply chain disruptions have pushed up the cost of goods and materials, and utility costs remain elevated. Together, they are squeezing small businesses from every direction. When premiums rise steeply on top of all of that, the burden ultimately falls on

consumers and end users in the form of higher prices, reduced services, or businesses that simply cannot stay open. That is a direct threat to jobs and affordability in the city.

For these reasons, we strongly urge the Council to amend the bill in two specific ways. First, explicitly include business insurance as one of the priorities of the proposed Office of Insurance Accountability, with a mandate to study commercial insurance cost trends alongside consumer insurance. Second, ensure that businesses have meaningful representation at the Office. BIDs, small business associations, chambers of commerce, and industry groups should have a formal seat at the table when the Office conducts its annual study and issues its recommendations. The businesses closest to this problem have the most useful perspective to offer, and their voices should be built into the process by law.

We appreciate the Council's focus on this issue and the very real burden high insurance premiums are placing on New Yorkers. The two practical amendments would make it even stronger by ensuring small businesses and commercial tenants are not left behind. We thank Speaker Menin and the sponsors for their leadership, and we look forward to working together to get this across the finish line.



April 29, 2026

**Comments of Nelson Eusebio
Director of Government Affairs
National Supermarket Association (NSA)**

Before the

Committees on Consumer and Worker Protection

Regarding

Int 685-2026

The National Supermarket Association (NSA) is a trade association that represents the interest of independent supermarket owners in New York City, Long Island, and the greater downstate region. In the five boroughs alone, we represent over 400 stores that employ over 15,000 New Yorkers. Our members work hard every day to run their businesses, support their families and provide jobs, healthy food, and full service supermarkets to their communities. Most of our members are of Hispanic descent and operate locations in underserved neighborhoods that have been abandoned by large chain stores. We appreciate the opportunity to submit testimony in support of Int. 685, introduced by Speaker Menin, which would establish an Office of Insurance Accountability within the Department of Consumer and Worker Protection.

Our members are small, community-based businesses that provide essential access to food, local jobs, and economic stability. However, in recent years, the ability of these businesses to operate sustainably has been increasingly threatened by the growing instability and unaffordability of the commercial insurance market.

General liability insurance premiums have risen dramatically—far outpacing inflation or any corresponding increase in risk. Many of our members report premium increases of 50 percent, and up to 100 percent, over the past few years. For some, especially those operating in higher-risk or historically underserved areas, such as the Bronx, securing coverage at all has become a significant challenge. In certain cases, businesses are being denied coverage outright.

In others, the cost of available policies is so prohibitively high that it threatens their ability to remain open. This is an immediate and growing threat to neighborhood food access and small business survival.

Despite these challenges, small business owners have little recourse. The insurance marketplace is complex and difficult to navigate without specialized expertise. There is currently no centralized city entity dedicated to tracking trends, identifying problematic practices, or advocating on behalf of small businesses and consumers facing these issues.

Int. 685 represents a meaningful and necessary first step toward addressing this gap. By establishing an Office of Insurance Accountability, New York City would create a dedicated entity to provide information to consumers and small businesses navigating insurance decisions, track patterns of unfair and deceptive practices within the insurance industry, and develop policy recommendations aimed at stabilizing or reducing premiums. Importantly, the creation of an Insurance Accountability Advocate would offer a much-needed point of contact for small businesses struggling with insurance-related challenges.

For NSA members, this office could serve as a critical resource and partner. It would help elevate the experiences of small businesses that are too often overlooked in broader policy discussions and ensure that their challenges are documented, analyzed, and addressed in a real way.

We urge the Council to quickly pass Int. 685 and take this critical step toward supporting small businesses and protecting consumers in an increasingly challenging insurance environment. Thank you for your consideration.



Testimony of the Partnership for New York City

New York City Council Committee on Consumer and Worker Protection

Int. 685 – Establishing an office of insurance accountability

April 29, 2026

Thank you, Chair Epstein and members of the committee, for the opportunity to testify on Int. 685 which would establish a city Office of Insurance Accountability (OIA) within the Department of Consumer and Worker Protection. The Partnership for New York City mobilizes private sector resources and expertise to advance New York City's standing as a global center of economic opportunity, upward mobility, and innovation. We are a nonprofit organization whose members are preeminent business leaders and companies that support nearly one million jobs in New York City and deliver approximately \$263 billion in economic output.

The Partnership opposes Int. 685. While we appreciate the Council's interest in helping consumers navigate the complexities of insurance, we believe that Int. 685 would create unnecessary duplication, additional administrative burdens, and confusion without providing meaningful new protections or tools for consumers.

The New York State Department of Financial Services (DFS) has comprehensive authority over the insurance industry. The proposed OIA created by Int. 685 would duplicate some of the functions of DFS but would have no authority to regulate the insurance industry or require insurers to take corrective action. Given DFS's broad authority and existing expertise, it is unclear what additional value a city office without regulatory power would provide.

Although the proposed OIA cannot explicitly regulate insurers, the office's mandate to study insurance costs, track legal actions, and issue reports strongly suggests that it would need to request data and information directly from insurance companies. This would create duplicative information requests overlapping with existing DFS reporting requirements and additional compliance and administrative costs with no clear benefit to consumers or the market.

Int. 685 would establish a new city-level avenue for consumer complaints about insurers. However, the proposed OIA would not have the authority to compel insurers to resolve disputes. As a result, complaints would likely need to be referred to DFS or other entities for action. This would force insurers to respond to multiple government agencies regarding the same issue. Instead of resolving issues more quickly, this fragmented approach risks confusing consumers, slowing outcomes, and increasing inefficiencies. Consumers are best served by a clear, centralized complaint process which is already provided by DFS.

Finally, Int. 685 would authorize the OIA to make policy recommendations to stabilize or lower insurance costs, yet it provides no mechanism to implement those recommendations. Insurance costs are driven by complex factors, including underwriting standards, reinsurance markets, litigation exposure, and state law mandates. A city office without regulatory authority cannot

meaningfully influence these drivers, raising questions about the practical purpose of such recommendations.

Creating a new city office requires additional resources such as staff. Given the city's current budget challenges, it does not make sense to require additional city resources for an office that would not add any new benefits for consumers.

The Partnership urges the Council not to move forward with Int. 685.

Thank you.

To: New York City Council

From: Associated Builders and Contractors (ABC)

Re: Comments on Intro 0417-2026 – Posting of Wage Theft Information at Construction Sites

Date: April 29th, 2026

The Empire State Chapter of the Associated Builders and Contractors (ABC), representing more than 500 contractors in New York and more than 20,000 across the country, appreciates the opportunity to comment on Intro 0417-2026, which proposes new requirements related to posting wage theft information at construction sites.

ABC represents open shop contractors who are committed to fair pay, safe working conditions, and full compliance with all applicable labor laws. We strongly support efforts to hold bad actors accountable for wage theft. However, as currently drafted, this legislation risks imposing additional burdens on responsible contractors without meaningfully improving enforcement outcomes.

Intro 0417-2026 takes a broad, one-size-fits-all approach that does not distinguish between contractors with a history of violations and those with strong compliance records. As a result, the proposal places additional requirements on the vast majority of contractors who are already meeting their obligations, rather than targeting enforcement where it is most needed.

The construction industry in New York City already operates under a comprehensive regulatory framework at both the state and local levels. Contractors are subject to strict wage laws, detailed payroll reporting requirements, and worker notification standards—particularly on prevailing wage projects. Layering additional posting mandates onto this existing structure is unlikely to drive better compliance and instead risks creating unnecessary duplication.

This concern is further underscored by recent actions at the state level. New York has already implemented a prevailing wage compliance database, along with a new certified payroll reporting system designed to increase transparency and strengthen enforcement. These tools provide regulators with direct access to real-time compliance data and are specifically intended to identify and address wage violations more effectively. Given these significant investments in enforcement infrastructure, it is important to ensure that any new local requirements complement—rather than duplicate or conflict with—these existing systems.

The proposed posting requirements would also present practical challenges on construction sites, particularly those involving multiple employers and subcontractors.

- Unclear responsibility: The bill does not clearly define whether compliance obligations fall on the general contractor, subcontractors, or project owners.
- Constant updates: Construction sites are dynamic, with contractors and workforce composition changing frequently. Maintaining accurate postings would require continuous oversight and updates.
- Increased costs: These requirements would add administrative burdens, particularly for small businesses and MWBE contractors operating with limited capacity.

As drafted, Intro 0417-2026 risks creating an implied presumption of noncompliance across all construction sites, including those operated by responsible contractors. This approach could expose firms to reputational harm and legal risk based on technical posting violations rather than actual wage theft.

In addition, increasing regulatory complexity may discourage participation in both public and private projects, ultimately reducing competition and increasing costs across the industry.

ABC members operate under the open shop model, competing based on safety, quality, performance, and fair compensation. The overwhelming majority of these contractors already comply fully with wage and labor laws and maintain transparent payroll systems.

Policymakers should take care to ensure that new requirements do not disadvantage responsible employers or inadvertently shift the competitive balance within the industry.

To better align Intro 0417-2026 with its intended goals, ABC recommends the following revisions:

- Cure period: Provide a reasonable opportunity to correct posting deficiencies before penalties are imposed.
- Clarify responsibility: Clearly define compliance obligations on multi-employer job sites.
- Flexible compliance options: Allow for digital or centralized reporting alternatives to on-site posting mandates.
- Avoid duplication: Ensure alignment with existing state and local enforcement systems, including newly implemented databases.

ABC remains committed to policies that promote fair wages and accountability. However, Intro 0417-2026 should be refined to ensure it targets bad actors effectively without imposing unnecessary and duplicative burdens on compliant contractors.

We urge the Council to amend the legislation to support a fair, balanced, and competitive construction marketplace.

Please feel free to reach out for further discussion.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "BS", with a long horizontal line extending to the right.

Brian Sampson, President
Associated Builders and Contractors (ABC)
Empire State Chapter
Email: sampson@abcnys.org
Phone: (585) 967-2133

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April 28, 2026
Chair Harvey D. Epstein
Committee on Consumer and Worker Protection
New York City Council
250 Broadway, 8th Floor
New York, NY 10007

RE: NAMIC/NYIA Joint Testimony on Int 0685-2026, a local law to amend the New York city charter in relation to establishing an office of insurance accountability

Chairman Epstein, esteemed Members of the Committee:

The National Association of Mutual Insurance Companies (NAMIC) and the New York Insurance Association (NYIA) are grateful for the opportunity to provide testimony regarding our concerns with Int 0685-2026 as drafted.

NAMIC is a leading national trade association representing the property/casualty insurance industry. Serving more than 1,300 member companies - including local and regional insurers as well as some of the nation's largest carriers - NAMIC members collectively write \$467 billion in annual premiums, representing 61% of the homeowners' and 53% of the automobile insurance markets. For more than 130 years, NAMIC has been the leading voice advancing public policy solutions and regulatory frameworks that promote a strong, competitive market and protect our members and their policyholders.

NYIA is the state trade association that has represented the property and casualty insurance industry in New York for more than 140 years. NYIA's membership is broad and diverse, consisting of stock, mutual and cooperative insurance companies writing in every county of New York State. NYIA represents companies from Main Street to Wall Street.

NAMIC and NYIA (the trades) frequently partner and work collectively to promote a healthy and sustainable property and casualty insurance market for all of New York.

Significant Concerns Regarding Duplicative and Potentially Conflicting Regulatory Systems

Given Int 0685-2026's proposed establishment of an insurance accountability office within the City's oversight framework, the trades have concerns regarding potential overlap and possible conflict with the existing regulatory and consumer functions of the New York Department of Financial Services (DFS). It is important to recognize that the regulation of insurance is specifically designated by law as a state-based regulatory system. In New York, DFS serves as the insurance regulator and consumer protection authority

for all insurance matters. In alignment with DFS requirements, insurers have established extensive compliance and operational services, including with respect to complaint intake, tracking, and resolution. Of specific concern is the potential operational and compliance impact on insurers if duplicative or contradicting complaint handling processes are required. It is essential to avoid consumer confusion and ensure efficient resolution of insurance-related issues, which is already in place through DFS's regulatory authority.

With respect to an insurance accountability advocate to assist consumers in resolving insurance-related issues, the trades respectfully request reconsideration given the clear scope of authority and responsibilities already vested in law with state-level regulation. The trades support the goal of assisting consumers, and we believe these objectives are best achieved through the current robust regulatory framework at the state level. There is serious concern about dueling functions that duplicate, contradict, or otherwise obfuscate existing regulatory structures. For these reasons, we respectfully urge the Committee to vote against passage of Int 0685-2026.

The trades look forward to continued dialogue and collaboration to ensure that New York's residents are safeguarded while still maintaining regulatory consistency and operational efficiency across the insurance industry.

Sincerely,

Sean McLaughlin
Regional Vice President, State Affairs - Northeast
National Association of Mutual Insurance Companies
smclaughlin@namic.org

Cassandra Anderson
President
New York Insurance Association
canderson@nyia.org

April 29, 2026

**Comments of Zach Miller
Vice President of Government Affairs
Trucking Association of New York**

before the

New York City Council Committee on Consumer and Worker Protection

Regarding Int 685-2026

Good morning, Chair Epstein and members of the Consumer and Worker Protection Committee. My name is Zach Miller, I am the Vice President of Government Affairs for the Trucking Association of New York. Since 1932, TANY has advocated on behalf of the trucking industry at all levels of government, providing compliance assistance, safety programs, and educational opportunities to our members, and in the process, creating jobs, supporting the economy, driving safety, and delivering a sustainable future.

TANY is proud to represent a diverse group of fleets throughout the State of New York. We have fleet members as small as single unit owner-operators all the way up to large national carriers. The bulk of our fleet membership are small and mid-sized fleets, still family owned and operated.

We appreciate the Council's focus on the rising cost of insurance and the very real impact it is having on businesses and consumers across New York City. For the trucking industry, insurance is not a secondary expense. Insurance is one of the largest and accelerating cost drivers we face. These increases ultimately ripple through the supply chain, raising costs for food, construction materials, medical supplies, and everyday goods delivered to New Yorkers.

Intro. No. 685 is well-intentioned in its effort to increase transparency, improve consumer awareness, and study the factors contributing to insurance costs. We support the goal of bringing greater attention to affordability challenges and providing resources to help consumers navigate the insurance marketplace.

However, as currently drafted, the legislation risks falling short of its stated objective by not fully addressing the primary drivers of insurance cost increases.

First, the bill does not explicitly require analysis of the most significant contributors to rising premiums, including litigation abuse, insurance fraud, and claims severity. In New York, these factors play a disproportionate role in driving up costs, particularly in the commercial auto sector. Without a clear mandate to examine these issues, any study or report produced by the proposed Office of Insurance Accountability may present an incomplete picture of the market.

Second, the bill proposes tracking and publicizing legal actions against insurers. While transparency is important, it is equally critical that any such reporting be balanced and

contextualized. Highlighting allegations without clear outcomes or resolution risks creating a misleading narrative and could inadvertently contribute to increased litigation and higher costs.

Third, the establishment of a new office within the Department of Consumer and Worker Protection raises questions about overlap with existing state authority. Insurance regulation in New York is primarily overseen by the State Department of Financial Services. Without clear coordination, this new office may duplicate efforts, create confusion, and generate conflicting policy recommendations.

Finally, while we appreciate the inclusion of a consumer assistance function, it is important that this role complements, not conflicts with, existing complaint and resolution mechanisms already available at the state level.

For these reasons, TANY respectfully recommends that the Council consider the following amendments:

- Require that any study of insurance costs explicitly include analysis of fraud, staged accidents, litigation trends, and claims severity;
- Ensure that reporting on legal actions includes outcomes and appropriate context;
- Establish clear coordination with the New York State Department of Financial Services to avoid duplication and ensure consistency; and
- Include input from impacted industries, including trucking, that experience these cost pressures firsthand.

New York's insurance affordability crisis is real, and it demands a comprehensive and data-driven response. We stand ready to work with the Council to ensure that any new framework meaningfully addresses the root causes of rising costs and supports both consumers and the businesses that keep our economy moving.

Thank you for your time and consideration.



1253 richmond avenue
staten island, new york 10314
tel: (718) 494-4440
fax: (718) 494-4236
www.AOCCinsurance.com

April 29, 2026

RE: Intro. 685 of 2026, in relation to establishing an Office of Insurance Accountability

Good morning, Chairperson Epstein and distinguished members of the Committee on Consumer and Worker Protection.

My name is Lauren Aquino. I am a commercial insurance broker and third-generation owner of Alpha/Omega Coverage Corp, an independent agency on Staten Island.

Like most members of the SI Chamber of Commerce, both my clients and my agency have ten or fewer employees, so I'm speaking from direct experience with the businesses most affected by rising insurance costs and the complexity of navigating coverage.

Thank you again for the opportunity to speak today.

I want to start by saying that I support the intent behind the Office of Insurance Accountability.

My focus is on how this will function in practice.

The bill calls for simplified, publicly accessible guidance on insurance.

However, in the commercial space, insurance is highly individualized. Pricing and coverage depend on factors like industry, payroll, claims history, and contractual requirements.

Two businesses that appear similar can have very different risk profiles, and consequently very different insurance needs.

For example, small business owners can purchase insurance online and unintentionally misclassify their operations. A residential daycare provider might select a daycare center policy because it appears similar, but those are underwritten very differently. That mismatch can lead to coverage gaps or even denied claims.

Guidance that oversimplifies insurance can risk creating a false sense of clarity and cause costly mistakes.

A practical way to address that is by providing tools like a simple “questions to consider” resource, helping business owners better understand their coverage without suggesting business insurance can be standardized.

That complexity is also why most small businesses don’t navigate this system alone. The bill frames the system as consumers and insurance companies, but that omits how it functions in practice.

Most small businesses rely on licensed brokers. Brokers help explain coverage, access the market, and advocate for clients.

For example, in construction, insurance requirements are often highly specific and contract-driven. Policies may go through multiple rounds of review by 3rd party risk managers, and brokers negotiate terms mid-policy to maintain compliance.

Incorporating broker input will be critical to ensure the Office reflects how the market operates.

Affordability is not just a market issue; it is also shaped by policy decisions.

Insurance requirements tied to NYC licensing and regulation create an opportunity for the Office to evaluate whether they align with actual risk.

For example, Business Integrity Commission licenses could incorporate tiered insurance requirements based on gross vehicle weight that align with existing tiered emissions requirements.

The Office also has the opportunity to leverage pooled risks to negotiate better pricing for target markets.

In the childcare sector, insurance costs are a significant barrier, particularly for smaller, residential providers. As the City expands universal childcare, targeted support and programs could help ensure those providers remain accessible while maintaining appropriate coverage.

Overall, with careful attention to how insurance works in practice, the Office of Insurance Accountability can become a meaningful resource, helping small businesses make informed decisions in a system that is anything but simple.

Thank you for your time. I’m happy to answer any questions.

A Trusted Independent Insurance Agency since 1979

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THE CITY OF NEW YORK**

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I intend to appear and speak on Int. No. _____ Res. No. _____

in favor in opposition

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Name: Commissioner Sam Levine

Address: DCWP Admin

I represent: _____

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

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in favor in opposition

Date: _____

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Name: Chief of Staff Carlos Ortiz

Address: DCWP-Admin

I represent: _____

Address: _____

**THE COUNCIL
THE CITY OF NEW YORK**

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in favor in opposition

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Name: Associate General Counsel

Address: Andrew Schuenk

I represent: DCWP-Admin

Address: _____

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL
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Name: Louise Young

Address: MUCEJ Admin

I represent: _____

Address: _____

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Appearance Card

I intend to appear and speak on Int. No. 685 Res. No. _____
 in favor in opposition

Date: 4-29-26

(PLEASE PRINT)

Name: Linda Barron

Address: 2535 Richmond Ave, Suite 240

I represent: Staten Island Chamber of Commerce

Address: 10314

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THE CITY OF NEW YORK**

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 in favor in opposition

Date: 4/29/2026

(PLEASE PRINT)

Name: Laura Aquino

Address: 1253 Richmond Ave Staten Island 10314

I represent: Alpha/Omega Courage Corp

Address: _____

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 in favor in opposition

Date: 4/29

Name: John Crotty (PLEASE PRINT)

Address: [redacted] 4135 51 St LIC NY 11001

I represent: Milford St Association

Address: Sore

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Appearance Card

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I intend to appear and speak on Int. No. _____ Res. No. _____
 in favor in opposition

Date: _____

Name: Samuel Elito (PLEASE PRINT)

Address: _____

I represent: BTEA Building Trades Employees Ass.

Address: _____

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Appearance Card

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I intend to appear and speak on Int. No. 685 Res. No. _____
 in favor in opposition

Date: 4-29-26

Name: Anthony Peña (PLEASE PRINT)

Address: _____

I represent: National Supermarket Association

Address: _____