



Coalition Against Insurance Fraud

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Michelle Rafeld
Executive Director

February 24, 2026

Honorable Liz Krueger, Chair, Senate Finance Committee
Honorable J. Gary Pretlow, Chair, Assembly Ways and Means Committee
Albany, New York

Re: Written Testimony in Support of New York's 2026 Executive Budget Antifraud Provisions

Dear Chairs and Members of the Committees:

On behalf of the Coalition Against Insurance Fraud, I submit this written testimony in strong support of the anti-fraud initiatives in New York's 2026 Executive Budget.

The Coalition is a national alliance of insurers, government agencies, consumer advocates, and law enforcement dedicated to protecting consumers and the insurance marketplace from fraud. Insurance fraud drives up costs across New York's insurance system for both insurers and your policyholders. Staged accidents, inflated medical billing, and organized schemes increase premiums for drivers, families, and employers. The Executive Budget addresses these challenges with strong, coordinated enforcement measures.

We support expanding the definition of a fraudulent insurance act to include orchestrated staged accidents and lowering the prosecution thresholds for insurance fraud, giving district attorneys stronger tools to pursue felony charges against repeat and organized offenders.

We also back the additional funding for the State Police to investigate auto insurance fraud, along with the extension of the fraud reporting period for insurers from 30 to 60 days. In addition, the grant program to establish and staff workers compensation fraud units, along with funding to combat wage theft will strengthen enforcement statewide.

Finally, reconfiguring and strengthening the Motor Vehicle Theft and Insurance Fraud Prevention Board will improve coordination and resource deployment, equipping investigators, regulators, and prosecutors to fight fraud, protect consumers, and help stabilize insurance premiums.

We urge the Legislature to support and fully fund these antifraud initiatives.

Sincerely,

Brent Walker
Director of Government Relations
Coalition Against Insurance Fraud
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A national coalition of consumers, government agencies and insurers dedicated to combating all forms of insurance fraud through public information and advocacy.

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