NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES
SIXTH AMENDMENT TO 11 NYCRR 86
(INSURANCE REGULATION 95)

REPORTS OF SUSPECTED INSURANCE FRAUDS TO CRIMINAL INVESTIGATIONS UNIT; REQUIRED WARNING STATEMENTS

I, Adrienne A. Harris, Superintendent of Financial Services, pursuant to the authority granted by Financial Services Law Sections 202 and 302 and Insurance Law Sections 301 and 409 do hereby promulgate the following Sixth Amendment to Part 86 of the Official Compilation of Codes, Rules and Regulations of the State of New York, to take effect upon publication of the Notice of Adoption in the State Register, to read as follows:

(Matter In Brackets Is Deleted; New Matter Is Underlined)

Subdivision (d) of section 86.6 is amended as follows:

(d) Every insurer required to file a fraud prevention plan shall file an annual report with the Department's Criminal Investigations Unit no later than [January] March 15 of each year on a form approved by the superintendent, describing the insurer's experience, performance and cost effectiveness in implementing the plan and its proposals for modifications to the plan to amend its operations, to improve performance or to remedy observed deficiencies. The report shall be reviewed and signed by an executive officer of the insurer responsible for the operations of the Special Investigations Unit.

KATHY HOCHUL
Governor

ADRIENNE A. HARRIS
Superintendent

CERTIFICATION

I, Adrienne A. Harris, Superintendent of Financial Services, do hereby certify that the foregoing is the Sixth Amendment to Part 86 of Title 11 of the Official Compilation of Codes, Rules, and Regulations of the State of New York (Insurance Regulation 95), signed by me on August 27, 2025 pursuant to the authority granted by Financial Services Law Sections 202 and 302 and Insurance Law Sections 301 and 409, to take effect upon publication of the Notice of Adoption in the State Register.

Pursuant to the provisions of the State Administrative Procedure Act, prior notice of the proposed rule was published in the New York State Register on June 18, 2025. No other publication or prior notice is required by statute.

Signed copy filed with Department of State
Adrienne A. Harris
Superintendent of Financial Services

Date: August 27, 2025