



NEW YORK STATE SENATOR

William Larkin

Senate Unanimously Passes Larkin Bill To Punish Auto Insurance Fraud

[WILLIAM J. LARKIN JR.](#) March 7, 2007

By a vote of 61-0, the New York State Senate passed legislation (S.644) sponsored by Senator Bill Larkin (R-C, Cornwall-on-Hudson) designed to reduce insurance fraud and to ensure that all motorists possess valid auto insurance coverage. The bill also strongly increases the penalties for insurance fraud.

The legislation creates a new crime for the forgery of an insurance identification card or certificate and would be a class E felony. In addition, it creates a crime of possession of a forged insurance identification card or certificate.

Under current law, insurance identification cards and certificates are issued by the insurance company and not by a governmental agency. As a result, the punishment for forging such documents is minimal.

"Auto insurance fraud is a serious problem in New York State," said Senator Larkin. "It is important that all motorists have legal insurance coverage to protect themselves and to pay for any damages they may inflict on others in an accident. Increasing the criminal penalties for forging or even possessing a forged insurance card should help encourage people to abide by the law."