



**SENATE STANDING COMMITTEE ON HOUSING, CONSTRUCTION &
COMMUNITY DEVELOPMENT**

Senator Brian Kavanagh, Chair

**SENATE STANDING COMMITTEE ON INVESTIGATIONS &
GOVERNMENT OPERATIONS**

Senator James Skoufis, Chair

SENATE STANDING COMMITTEE ON INSURANCE

Senator Jamaal Bailey, Chair

PUBLIC HEARING

Hearing Room, 250 Broadway, 19th Floor

New York, NY 10007

Tuesday, November 18, 2025 at 10:00 AM

PURPOSE: To analyze all aspects of the property/casualty and liability insurance markets for residential properties in New York and to consider legislative and policy changes to promote access and affordability for all property owners and the long-term stability of insurance markets.

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Witness Panels

Panel 1

- NYS Department of Financial Services
 - Kaitlin Asrow, Acting Superintendent

Panel 2

- National Association of Mutual Insurance Companies
 - Erin Collins, Senior VP of State & Policy Affairs
- American Property Casualty Insurance Association
 - Robert Gordon, Senior VP, Policy, Research, & International

- New York Insurance Association
 - Cassandra Anderson, President

Panel 3

- NYC Department of Housing Preservation & Development
 - Ahmed Tigani, Acting Commissioner
 - Lucy Joffe, Deputy Commissioner for Policy and Strategy

Panel 4

- New York State Trial Lawyers Association
 - Andrew Finkelstein, President

Panel 5

- University of South Carolina Darla Moore School of Business
 - Robert P. Hartwig, PhD, CPCU, Clinical Associate Professor, Finance Department and Director, Center for Risk and Uncertainty Management

Panel 6

- New York State Association for Affordable Housing
 - Carlina Rivera, President & CEO
- New York State Public Housing Authority Directors Association
 - Wilson Kimball, Executive Director
- Services for the Underserved
 - Perry Perlmutter, President & CEO
- Supportive Housing Network of New York
 - Rebecca Zangen, Chief Policy Officer

Panel 7

- New York Apartment Association
 - Kathleen Irwin, Policy Director
- The Building & Realty Institute of the Hudson Valley
 - Tim Foley, CEO and Executive Vice President
- Small Property Owners of New York
 - Ann Korchak, President

Panel 8

- Enterprise Community Partners
 - Patrick Boyle, Senior Director, Policy & Communications
- New York Housing Conference
 - Rachel Fee, Executive Director
- The Community Preservation Corporation
 - Emily Klein, Assistant Vice President, Deputy Director for Policy and Public Affairs

Panel 9

- Milford Street Association Insurance Company

- John Crotty, President

Panel 10

- Center for Climate Integrity
 - Iyla Shornstein, Political Director
- Natural Resources Defense Council
 - Elizabeth Derbes, Director, Financial Regulation & Climate Risk
- Center for Law, Energy & Environment (CLEE), University of California, Berkeley School of Law
 - Dave Jones, Director, Climate Risk Initiative
- Climate Cabinet Action
 - Jordan Haedtler, Climate Financial Strategist

Panel 11

- Center for NYC Neighborhoods
 - Kevin Wolfe, Deputy Director for Advocacy and Public Affairs
- Council of New York Cooperatives & Condominiums (CNYC Inc.)
 - Rebecca Poole, Director of Membership and Communication
- Consumer Reports
 - Sara Enright, Senior Director of Safety and Sustainability
- Neighborhood Housing Services of NYC
 - Monroe Shannon, Program Manager, Insurance and Resiliency Services

Panel 12

- Big I New York
 - Lisa Lounsbury, President & CEO
- Professional Insurance Agents of NY
 - Bradford J. Lachut, Director, Government and Industry Affairs
- New York Mortgage Bankers Association
 - Joseph Culver, Executive Director & Chief Operating Officer