



New York State Archives

**New York State Governor's Advisory Commission on Liability
Insurance Public Hearing and Background Files 14520**

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Overview of the Records

Repository:	New York State Archives
Summary:	This series is the central file of public hearing information and background and administrative materials maintained by the Commission in carrying out its study and producing its report. The records reflect the Commission's charge to study and make recommendations on issues relating to liability insurance. The series includes public hearing files, legislative background files, and administrative files.
Creator:	New York (State). Governor's Advisory Commission on Liability Insurance
Title:	Governor's Advisory Commission on Liability Insurance public hearing and background files
Quantity:	4 cubic feet
Inclusive Date:	1986
Series:	14520

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Arrangement

Arranged by type of record (hearing transcripts, background files, administrative files), then by subject.

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Administrative History

The Governor's Advisory Commission on Liability Insurance was established by Governor Mario Cuomo on January 13, 1986 in response to widespread concern over the high cost and sometimes limited availability of liability insurance.

Governor Cuomo specifically charged the Commission to: determine the nature and scope of the problem and its impact on those seeking insurance; identify the forces behind the

availability and cost of liability insurance; and develop legislative, regulatory, or policy responses to the problem.

The Commission met and held public hearings in Albany, Rochester, and New York City early in 1986. In the first volume of its report, *Insuring Our Future*, published in April 1986, the Commission focused on the plight of public corporations seeking liability insurance. The second volume of the report, published in July, addressed broader issues concerning reform of insurance regulation, practice, and tort law affecting claims against insurers. Some of the Commission's recommendations were passed by the Legislature and signed into law during the Commission's lifetime.

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Scope and Content Note

This series is the central file of public hearing information and background and administrative materials maintained by the Commission in carrying out its study and producing its report. The records reflect the Commission's charge to study and make recommendations on issues relating to liability insurance. The series includes:

- 1) Public hearing files: transcripts of hearings held in Rochester (February 19), Albany (February 19), and New York City (February 20 and 21); written testimony submitted by each speaker; schedule of speakers for each hearing; and sign-in sheets of persons who attended each hearing and their affiliation. Speakers at the hearings included: Governor Mario Cuomo (opening remarks at Albany hearing); New York City Mayor Edward I. Koch; state senators and assemblymen; insurance agents and company officials; business and business association representatives; physicians; local government officials; New York Public Interest Research Group; social welfare experts; and attorneys and legal experts.
- 2) Background files: bill proposals; liability insurance studies from other states; reports and statements of insurance representatives and legislative commissions; and "policy option papers" covering current law, proposals for new legislation, and discussion of arguments for and against the proposal, on such issues as assumption of risk, jury trial, and frivolous suits. The background files cover such issues as toxic torts (actions to recover damages from exposure to toxic substances), joint and several liability, cancellation and renewal, day care, and environmental liability.
- 3) Administrative files: press releases; public hearing notices and correspondence; and minutes of and background materials for meetings.

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Related Information

Related Material

B2476Series B2476, New York State Insurance Department Commercial and General Liability Insurance Investigation Files, contains related records.

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Other Finding Aids

Available at Repository

Container list is available at the repository.

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Use of Records

Access Restrictions

There are no restrictions regarding access to or use of this material.

Administrative Information

Custodial History

The Governor's Advisory Commission on Liability Insurance left these records in the custody of the Insurance Department, which subsequently transferred the records to the Archives.

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Access Terms

- Liability insurance--New York (State)
- Liability (Law)--New York (State)
- Liability for environmental damages--New York (State)
- Executive advisory bodies
- Transcripts
- New York (State)
- Minutes (administrative records)
- Investigating insurance
- Frivolous suits (Civil procedure)--New York (State)
- Toxic torts--New York (State)
- Insurance--State supervision
- New York (State). Executive Department
- New York Public Interest Research Group
- New York (State). Insurance Department