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### **New York bill A.5718 / S.5959 will help nonprofits access much-needed auto insurance**

Ithaca, NY: Ithaca Carshare — New York’s only nonprofit, membership-based carsharing service — providing 24/7 access to 30 vehicles for over 1,500 members, is at risk of closing operations on May 22, 2023 due to an unusual interpretation of insurance and traffic laws and regulations by New York State insurance regulators.

These laws and regulations prevent Risk Retention Groups (RRGs) from writing auto insurance in NYS unless they are domiciled here. This problem is unique to New York State, as federal law explicitly allows RRGs domiciled in one state to write automobile insurance in other states.

**And while this is a crisis for Ithaca Carshare, *it’s also a major roadblock for thousands of other nonprofits across the state who need auto insurance.***

According to the New York Council of Nonprofits (NYCON), many underwriters will not write auto insurance for nonprofits they consider higher risk, such as organizations that transport medically fragile, elderly, or children in order to provide services to those groups.

Assemblymember Anna Kelles (D-125) and Senators Lea Webb (D-52) with Samra Brouk (D-55), have introduced a bill ([A.05718 / S.05959](#)) that will allow Risk Retention Groups to register in New York and provide automobile insurance to 501(c)(3) non-profit organizations exclusively across the state.

While there are a few carshares in New York State, Ithaca Carshare is the only one operating as a nonprofit, but there are nonprofit carshares in development in Buffalo, Rochester, and the Capital Region, and passing this bill will allow other nonprofit carshares to start.

All of the carshares in NYS have or will receive funding from NYSERDA, and the opportunity exists to significantly expand these services as part of the State’s efforts to equitably tackle climate change by making electric vehicles accessible to all New Yorkers.

Ithaca Carshare will be in Albany for a second Advocacy Day on Tuesday, April 25, to generate support for this bill.

For more information: [ithacacarshare.org/insurance-updates/](http://ithacacarshare.org/insurance-updates/),  
[ithacacarshare.org/nonprofit-carshare-insurance-faqs/](http://ithacacarshare.org/nonprofit-carshare-insurance-faqs/),  
“[The History of Insurance for Nonprofit Carsharing in New York](#)”, and  
[ithacacarshare.org/why-carshare/](http://ithacacarshare.org/why-carshare/)