Men's NCAA tournament: Elite 8 winners, losers

SPORTS, 10A

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Auto insurance plan sparks backlash

New York State Trial Lawyers Association president Andrew Finkelstein, Assemblymember Jen Lunsford, D-Rochester, and several car crash victims spoke out against some of Gov. Kathy Hochul's car insurance proposals at the New York State Capitol on Monday. EMILY BARNES / NEW YORK STATE TEAM

Lawmakers say it trades victims' rights for uncertain savings

Emily Barnes
New York State Team | USA TODAY NETWORK

Trial lawyers and several New York lawmakers are going toe-to-toe with Gov. Kathy Hochul over car insurance reform, saying the governor's proposal will put money in the hands of insurance companies — not New Yorkers — and will further burden car crash victims.

On Monday, March 30, a day before the budget is due, Assemblymember Jen Lunsford, D-Rochester, joined New York State Trial Lawyers Association president Andrew Finkelstein and New Yorkers affected by car crashes at the New York State Capitol to both oppose some of the auto insurance legislation pitched by Hochul and to encourage the passage of a bill they say would address what rates are set on and the way insurance companies can raise rates.

"When we're talking about trading away victim rights in exchange for savings to regular New Yorkers, we need to see if the return on our investment will be sufficient enough to justify the loss of the rights of the people who are injured or who lose loved ones," Lunsford said about Hochul's proposals. "And from my perspective, I don't think they are."

Here's the latest.

What is Hochul proposing to lower the state's car insurance rates?

The state has some of the highest car insurance rates in the country, according to Hochul, and some estimates stated car insurance premiums were inflated by as much as $300 per year on average.

While neither the state Assembly or Senate included any of the governor's legislation in their one-house budgets, here's what Hochul is proposing to lower New Yorkers' car insurance costs:

- Creating new legal liability for people orchestrating staged accidents.
- Preventing people committing crimes or driving uninsured from landing "jackpot" payments beyond routine reimbursement for medical care or lost wages.
- Ensuring those found at fault for an accident can't sue their victims for compensation.
- Better defining what actually constitutes a "serious injury."
- Ensuring those minimally responsible for an accident aren't unfairly burdened if delinquent parties fail to pay their part.
- Preventing insurance companies from pocketing savings achieved by reforms by requiring excess profits above a reasonable threshold get sent back to policyholders and that insurers justify every rate increase directly to consumers and state regulators.
- Requiring insurers to offer mandatory technology discounts that incentivize safe driving.

A previous memo from the trial lawyers says the "serious injury" definition change would deny court and compensation access to crash victims who suffer traumatic brain injuries, concussions, comas and other significant but not yet permanent injuries, leaving them unable to work with overwhelming medical bills.

And capping non-economic damages at $100,000 for certain accident victims would "weaken rights, limit access to care, reduce accountability, and transfer accident-related costs from wrongdoers and insurers to victims and taxpayers without doing anything to

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NEW YORK GOVERNOR'S RACE THIS WEEK

Hochul way ahead in campaign funding

Emily Barnes
New York State Team | USA TODAY NETWORK

New York Governor's Race This Week is a weekly column by USA TODAY Network-New York reporters highlighting aspects of the 2026 campaign to lead the Empire State.

An internal GOP poll reveals that Bruce Blakeman, Nassau County executive and Republican candidate for New York's governor's race, trails Gov. Kathy Hochul by single digits, but his fundraising struggles and lack of name recognition among voters could prove challenging come Election Day.

The study of over 800 voters conducted in early March by Republican pollster John McLaughlin, as first reported by Politico, shows a mere nine-point difference. Other polls, however, show a much greater distinction between the two candidates.

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Asserting your Miranda rights not always effective

Protections harder to ensure than TV makes it appear

N'dea Yancey-Bragg
USA TODAY

Thanks to movies and television shows like "Law and Order," you probably know that if police want to interrogate you, you have the right to remain silent and to get an attorney.

The protections arose out of the landmark 1966 U.S. Supreme Court case Miranda v. Arizona.

If someone invokes these rights, police are supposed to stop questioning them immediately. If law enforcement gets information from someone without telling them they have these rights, known as a Miranda warning, or after they've invoked them, their defense attorney can then argue that the evidence is inadmissible in court.

But the reality is more complicated than you might think.

If you don't use the right words, police can

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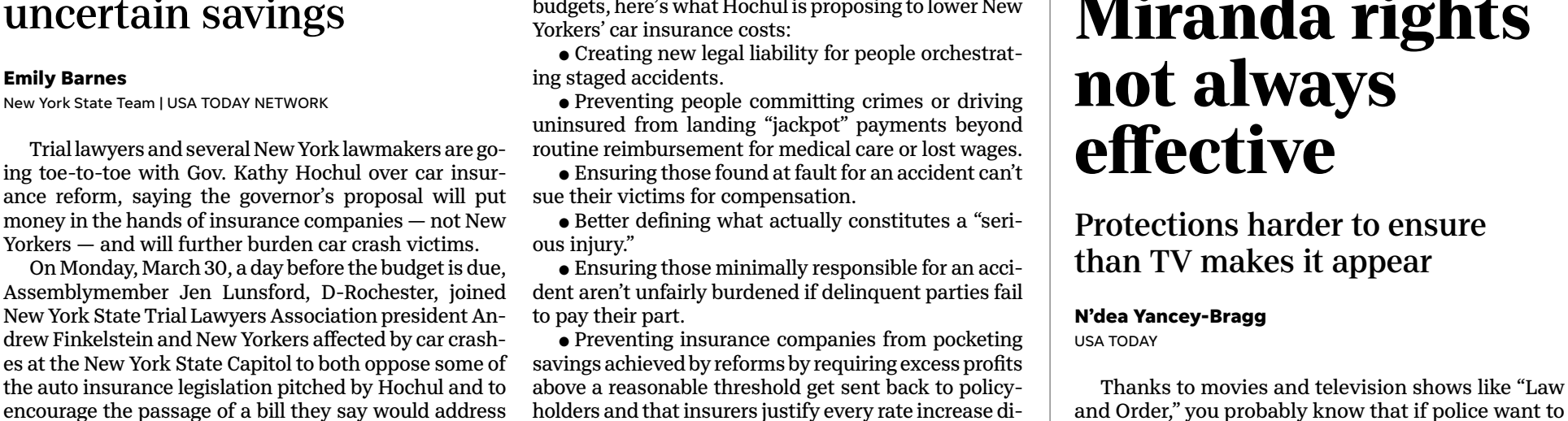

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