

STATE OF NEW YORK

6988

2025-2026 Regular Sessions

IN ASSEMBLY

March 18, 2025

Introduced by M. of A. COLTON -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to providing a discount to drivers who install dashboard cameras

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. Section 2336 of the insurance law, is amended by adding a
2 new subsection (i) to read as follows:

3 (i) Any schedule or rating plan for non-commercial private passenger
4 automobile insurance shall provide for an actuarially appropriate
5 reduction in premium charges for personal injury protection and medical
6 payment coverages with respect to any insured vehicle upon being
7 equipped with an outward-facing dashboard camera. Such camera shall be
8 acquired at the expense of the vehicle owner or authorized driver. The
9 insurance company shall allow the option to show proof of installation
10 either in person or virtually in a manner to be determined by such
11 insurance company which shall be minimally burdensome to the insured.
12 The department may increase or decrease an awarded reduction if the
13 department finds that such reduction is not actuarially appropriate.

14 § 2. This act shall take effect on the thirtieth day after it shall
15 have become a law. Effective immediately, the addition, amendment and/or
16 repeal of any rule or regulation necessary for the implementation of
17 this act on its effective date are authorized to be made and completed
18 on or before such effective date.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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