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I N   A S S E M B L Y

May 13, 2016

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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 mandating a discount on comprehensive automobile policies where the insured vehicle contains a collision avoidance system

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 A TEN PERCENT REDUCTION IN PREMI-  
5 UM CHARGES FOR COMPREHENSIVE COVERAGE, PERSONAL INJURY PROTECTION AND  
6 MEDICAL PAYMENT COVERAGES WITH RESPECT TO ANY INSURED VEHICLE EQUIPPED  
7 WITH A COLLISION AVOIDANCE SYSTEM. AS USED IN THIS SUBSECTION, "COLLI-  
8 SION AVOIDANCE SYSTEM" MEANS AN ACTIVE COLLISION PREVENTION SYSTEM THAT  
9 COMBINES A COLLISION WARNING SYSTEM THAT ALERTS A DRIVER TO THE POSSI-  
10 BILITY OF A COLLISION WITH AN ADAPTIVE CRUISE CONTROL THAT AUTOMATICALLY  
11 MAINTAINS A SAFE FOLLOWING DISTANCE BETWEEN VEHICLES AHEAD AND THAT  
12 AUTOMATICALLY APPLIES THE VEHICLE BRAKES WHEN IT SENSES A PROBABLE  
13 CRASH. SUCH DISCOUNT SHALL APPLY TO COLLISION AVOIDANCE SYSTEMS THAT  
14 MEET APPLICABLE FEDERAL OR APPROPRIATE EQUIVALENT STANDARDS. WITH  
15 RESPECT TO VEHICLES OTHER THAN NON-COMMERCIAL PRIVATE PASSENGER AUTOMO-  
16 BILES, ANY SCHEDULE RATING PLAN SHALL INCLUDE AN APPROPRIATE PREMIUM  
17 CREDIT WHICH REFLECTS THE EXISTENCE OF SUCH A COLLISION AVOIDANCE  
18 SYSTEM.  
19     S 2. This act shall take effect on the sixtieth day after it shall  
20 have become a law.

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

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