

STATE OF NEW YORK

4671

2021-2022 Regular Sessions

IN ASSEMBLY

February 4, 2021

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

AN ACT to amend the insurance law, in relation to providing a reduction in insurance premium charges for insured volunteer firefighters or emergency personnel for a three year period after successfully completing the emergency vehicle operator's course as part of their training

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

1 Section 1. Subsection (a) of section 2336 of the insurance law, as
2 amended by chapter 751 of the laws of 2005, is amended to read as
3 follows:
4 (a) (1) Any schedule of rates or rating plan for motor vehicle liability
5 and collision insurance submitted to the superintendent shall
6 provide for an appropriate reduction in premium charges for any insured
7 for a three year period after successfully completing a motor vehicle
8 accident prevention course, known as the national safety council's
9 defensive driving course, or any driver improvement course approved by
10 the department of motor vehicles as being equivalent to the national
11 safety council's defensive driving course, provided that, except as
12 provided in article twelve-C of the vehicle and traffic law, there shall
13 be no reduction in premiums for a self instruction defensive driving
14 course or a course which does not provide for actual classroom instruction
15 for a minimum number of hours as determined by the department of
16 motor vehicles. Such reduction in premium charges shall be subsequently
17 modified to the extent appropriate, based upon analysis of loss experience
18 statistics and other relevant factors. All such accident prevention
19 courses shall be monitored by the department of motor vehicles and shall
20 include components of instruction in "Road Rage" awareness and in "Work
21 Zone Safety" awareness as defined by the commissioner of motor vehicles.
22 The provisions of this section shall not apply to attendance at a

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

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1 program pursuant to article twenty-one of the vehicle and traffic law as
2 a result of any traffic infraction.

3 (2) Any schedule of rates or rating plan for motor vehicle liability
4 and collision insurance submitted to the superintendent may provide for
5 an actuarially appropriate reduction in premium charges for insured
6 volunteer firefighters or emergency personnel for a three year period
7 after successfully completing the emergency vehicle operator's course
8 (EVOC) as part of their training, provided that there shall be no
9 reduction in premiums for a self-instruction defensive driving course or
10 a course which does not provide for actual classroom instruction for a
11 minimum number of hours as determined by the department of motor vehi-
12 cles.

13 § 2. Subsection (a) of section 2336 of the insurance law, as amended
14 by chapter 585 of the laws of 2002, is amended to read as follows:

15 (a) (1) Any schedule of rates or rating plan for motor vehicle liabil-
16 ity and collision insurance submitted to the superintendent shall
17 provide for an appropriate reduction in premium charges for any insured
18 for a three year period after successfully completing a motor vehicle
19 accident prevention course, known as the national safety council's
20 defensive driving course, or any driver improvement course approved by
21 the department of motor vehicles as being equivalent to the national
22 safety council's defensive driving course, provided that in either event
23 there shall be no reduction in premiums for a self instruction defensive
24 driving course or a course which does not provide for actual classroom
25 instruction for a minimum number of hours as determined by the depart-
26 ment of motor vehicles. Such reduction in premium charges shall be
27 subsequently modified to the extent appropriate, based upon analysis of
28 loss experience statistics and other relevant factors. All such accident
29 prevention courses shall be monitored by the department of motor vehi-
30 cles and shall include components of instruction in "Road Rage" aware-
31 ness and in "Work Zone Safety" awareness as defined by the commissioner
32 of motor vehicles. The provisions of this section shall not apply to
33 attendance at a program pursuant to article twenty-one of the vehicle
34 and traffic law as a result of any traffic infraction.

35 (2) Any schedule of rates or rating plan for motor vehicle liability
36 and collision insurance submitted to the superintendent may provide for
37 an actuarially appropriate reduction in premium charges for insured
38 volunteer firefighters or emergency personnel for a three year period
39 after successfully completing the emergency vehicle operator's course
40 (EVOC) as part of their training, provided that there shall be no
41 reduction in premiums for a self-instruction defensive driving course or
42 a course which does not provide for actual classroom instruction for a
43 minimum number of hours as determined by the department of motor vehi-
44 cles.

45 § 3. This act shall take effect immediately; provided however that the
46 amendments to subsection (a) of section 2336 of the insurance law made
47 by section one of this act shall be subject to the expiration and rever-
48 sion of such section pursuant to section 5 of chapter 751 of the laws of
49 2005, as amended, when upon such date the provisions of section two of
50 this act shall take effect.