

STATE OF NEW YORK

4775

2021-2022 Regular Sessions

IN SENATE

February 11, 2021

Introduced by Sen. REICHLIN-MELNICK -- read twice and ordered printed,
and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to providing premium
reductions for non-commercial motor vehicles equipped with automotive
safety monitoring devices

The People of the State of New York, represented in Senate and Assem-
bly, 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 may also provide for an actuarially appropriate
5 reduction in premium charges for bodily injury liability, property
6 damage liability, personal injury protection, medical payments and
7 collision coverage with respect to automobiles equipped with an automo-
8 tive safety monitoring device.

9 (1) For the purposes of this subsection:

10 (A) (i) "Automotive safety monitoring device" shall mean a tracking
11 device, global positioning system receiver or event data recorder that
12 is installed on an automobile that allows a driver or a minor child's
13 parent or guardian to monitor vehicle speed, acceleration or braking
14 patterns, distance or direction traveled, the number of passengers in
15 such automobile, whether passengers are wearing seat belts, the location
16 of the automobile or other safety indicia when such automobile is being
17 operated by an authorized minor operator.

18 (ii) Such device need not be permanently installed but must have the
19 capability to accurately monitor the operation of the vehicle and notify
20 parents or guardians of the location of such automobile or of unsafe
21 vehicular movements that are occurring while such vehicle is under the
22 control of a minor vehicle operator.

23 (iii) Such device may include a removable device or chip which inter-
24 faces with the automobile's onboard diagnostic system port and records

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

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1 data from the manufacturer's event data recorder; provided, however,
2 that such device has the capacity to accurately monitor the operation of
3 the automobile.

4 (B) "Minor child" shall mean a person under the age of twenty-two
5 years who holds a license to operate a motor vehicle.

6 (2) The superintendent shall, in consultation with the commissioner of
7 motor vehicles, promulgate rules and regulations to establish qualifica-
8 tions and standards for the approval, utilization and installation of
9 automotive safety monitoring devices.

10 (3) Nothing in this subsection shall be construed to prevent an auto-
11 mobile insurer from providing actuarially appropriate reductions in
12 premium charges for bodily injury liability, property damage liability,
13 personal injury protection, medical payments and collision coverage for
14 commercial automobile insurance policies to any other insured whose
15 automobile is equipped with automotive safety monitoring devices.

16 § 2. This act shall take effect on the first of January next succeed-
17 ing the date on which it shall have become a law and shall apply to all
18 policies issued, renewed, modified, altered or amended on or after such
19 date. Effective immediately the addition, amendment and/or repeal of
20 any rule or regulation necessary for the implementation of this act on
21 its effective date are authorized to be made and completed on or before
22 such date.