

STATE OF NEW YORK

4397

2025-2026 Regular Sessions

IN SENATE

February 4, 2025

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

AN ACT to amend the insurance law, the vehicle and traffic law, the civil practice law and rules and the criminal procedure law, in relation to 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) (1) Any schedule or rating plan for non-commercial private passen-
4 ger insurance shall provide for a five percent reduction in premium
5 charges for bodily injury liability, property damage liability, personal
6 injury protection, medical payments and collision coverage with respect
7 to automobiles equipped with an operating dashboard camera that complies
8 with the rules and regulations of the commissioner of motor vehicles
9 promulgated pursuant to subdivision fifty-eight of section three hundred
10 seventy-five of the vehicle and traffic law. Each insurer may establish
11 such requirements as it shall deem necessary for the submission of proof
12 and certification that such a dashboard camera has been installed in the
13 insured automobile and that such camera is in operating condition. The
14 superintendent shall, in consultation with the commissioner of motor
15 vehicles, promulgate rules and regulations.

16 (2) In any instance in which an insured is receiving the premium
17 reduction provided in paragraph one of this subsection and the insured
18 has falsely certified that their automobile is equipped with an operat-
19 ing dashboard camera or the dashboard camera is no longer in operating
20 condition while the automobile is being operated, the insurer may impose
21 a civil penalty upon such insured equal to the premium reduction granted
22 for the dashboard camera for one year or for the period such reduction
23 was wrongfully granted, whichever shall be shorter. Furthermore, an
24 insurer may thereafter deny the provision of such premium reduction

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

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1 regardless of whether a suitable dashboard camera is installed in the
2 automobile in the future.

3 (3) Every insurer shall include in each certification completed by an
4 insured pursuant to this subsection, a statement of the imposition of
5 the civil penalty authorized by paragraph two of this subsection in the
6 event such certification is false. In addition each such certification
7 shall inform the insured of their duty to maintain the dashboard camera
8 in working condition at all times.

9 § 2. The insurance law is amended by adding a new section 5110 to read
10 as follows:

11 § 5110. Review of dashboard camera images. (a) Every insurer in the
12 settlement of any claim involving a motor vehicle or motor vehicles,
13 shall review any available images from a dashboard camera or dashboard
14 cameras installed in any of the vehicles to which such claim relates.
15 Thereafter, each such insurer shall submit certification of such review
16 to the superintendent.

17 (b) The images from a dashboard camera shall be considered based on
18 the totality of the circumstances of a claim, and such images shall not
19 be deemed to be dispositive, but shall be considered as any other
20 evidence relating to a claim.

21 § 3. Subdivision (c) of section 301 of the vehicle and traffic law is
22 amended by adding a new paragraph 4 to read as follows:

23 (4)(i) During the course of each safety inspection, a certified
24 inspector shall determine whether a dashboard camera is installed in the
25 motor vehicle. In the event that such a camera is installed in a motor
26 vehicle, such inspector shall determine whether the dashboard camera
27 complies with the rules and regulations of the commissioner promulgated
28 pursuant to subdivision fifty-eight of section three hundred seventy-
29 five of this title and whether such camera is in operating condition
30 while the motor vehicle is being operated.

31 (ii) In the event a motor vehicle does not have a dashboard camera,
32 has a camera which does not comply with the rules of the commissioner,
33 or such camera is not in operating condition, the certified inspector
34 shall include a notation, that the motor vehicle does not have an oper-
35 ating dashboard camera, upon the certificate of inspection provided to
36 the owner and the department.

37 (iii) In the event a motor vehicle has an operating dashboard camera,
38 which complies with the rules and regulations of the commissioner, the
39 certified inspector shall issue a certification thereof to the owner and
40 the department.

41 § 4. The vehicle and traffic law is amended by adding a new section
42 322 to read as follows:

43 § 322. Dashboard camera records. Upon the request of any insurer issu-
44 ing owner's policies of liability insurance, the commissioner shall
45 forward to such insurer a copy of any report, relating to a dashboard
46 camera installed in a motor vehicle insured by the insurer, which the
47 commissioner possesses pursuant to paragraph four of subdivision (c) of
48 section three hundred one of this title.

49 § 5. Section 375 of the vehicle and traffic law is amended by adding a
50 new subdivision 58 to read as follows:

51 58. Dashboard cameras. The commissioner shall, by rules and regu-
52 lations, establish standards for the size, location and use of dashboard
53 cameras installed in motor vehicles. The commissioner may maintain a
54 list of those dashboard cameras approved by such commissioner as
55 conforming to the specifications and requirements established for such
56 cameras.

1 § 6. The civil practice law and rules is amended by adding a new
2 section 4552 to read as follows:

3 § 4552. Dashboard camera images. Any image or images produced by a
4 dashboard camera shall be admissible as proof of the occurrence or event
5 depicted in such image or images.

6 § 7. The criminal procedure law is amended by adding a new section
7 60.80 to read as follows:

8 § 60.80 Dashboard camera images.

9 Any image or images produced by a dashboard camera shall be admissible
10 as proof of the occurrence or event depicted in such image or images.

11 § 8. This act shall take effect on the first of January next succeed-
12 ing the date on which it shall have become a law and section one of this
13 act shall apply to all policies issued, renewed, modified, altered or
14 amended on or after such date. Effective immediately, any and all rules
15 and regulations and any other measures necessary to implement the
16 provisions of this act on its effective date are authorized to be
17 completed on or before such date.