

# STATE OF NEW YORK

7856

2025-2026 Regular Sessions

## IN SENATE

May 9, 2025

Introduced by Sen. HELMING -- 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 components of instruction for accident prevention courses

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

1 Section 1. Paragraph 1 of subsection (a) of section 2336 of the insurance law, as amended by section 3 of chapter 4 of the laws of 2021, is  
2 amended to read as follows:  
3  
4 (1) Any schedule of rates or rating plan for motor vehicle liability  
5 and collision insurance submitted to the superintendent shall provide  
6 for an actuarially appropriate reduction in premium charges for any  
7 insured for a three year period after successfully completing a motor  
8 vehicle accident prevention course, known as the national safety council's  
9 defensive driving course, or any driver improvement course  
10 approved by the department of motor vehicles as being equivalent to the  
11 national safety council's defensive driving course, provided that,  
12 except as provided in article twelve-C of the vehicle and traffic law,  
13 there shall be no reduction in premiums for a self-instruction defensive  
14 driving course or a course that does not provide for actual classroom  
15 instruction for a minimum number of hours as determined by the department  
16 of motor vehicles. Such reduction in premium charges shall be  
17 subsequently modified to the extent appropriate, based upon analysis of  
18 loss experience statistics and other relevant factors. All such accident  
19 prevention courses shall be monitored by the department of motor vehicles  
20 and shall include components of instruction in "Portable Electronic  
21 Device" awareness, "Cannabis Use" awareness, "Road Rage" awareness and  
22 [~~in~~] "Work Zone Safety" awareness as defined by the commissioner of  
23 motor vehicles. The provisions of this section shall not apply to  
24 attendance at a program pursuant to article twenty-one of the vehicle  
25 and traffic law as a result of any traffic infraction.

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

LBD11986-01-5

1 § 2. Paragraph 1 of subsection (a) of section 2336 of the insurance  
2 law, as amended by section 4 of chapter 4 of the laws of 2021, is  
3 amended to read as follows:

4 (1) Any schedule of rates or rating plan for motor vehicle liability  
5 and collision insurance submitted to the superintendent shall provide  
6 for an actuarially appropriate reduction in premium charges for any  
7 insured for a three year period after successfully completing a motor  
8 vehicle accident prevention course, known as the national safety coun-  
9 cil's defensive driving course, or any driver improvement course  
10 approved by the department of motor vehicles as being equivalent to the  
11 national safety council's defensive driving course, provided that in  
12 either event there shall be no reduction in premiums for a self-instruc-  
13 tion defensive driving course or a course that does not provide for  
14 actual classroom instruction for a minimum number of hours as determined  
15 by the department of motor vehicles. Such reduction in premium charges  
16 shall be subsequently modified to the extent appropriate, based upon  
17 analysis of loss experience statistics and other relevant factors. All  
18 such accident prevention courses shall be monitored by the department of  
19 motor vehicles and shall include components of instruction in "Portable  
20 Electronic Device" awareness, "Cannabis Use" awareness, "Road Rage"  
21 awareness and [~~in~~] "Work Zone Safety" awareness as defined by the  
22 commissioner of motor vehicles. The provisions of this section shall not  
23 apply to attendance at a program pursuant to article twenty-one of the  
24 vehicle and traffic law as a result of any traffic infraction.

25 § 3. This act shall take effect immediately; provided, however, that  
26 the amendments to paragraph 1 of subsection (a) of section 2336 of the  
27 insurance law made by section one of this act shall be subject to the  
28 expiration and reversion of such subsection pursuant to section 5 of  
29 chapter 751 of the laws of 2005, as amended, when upon such date the  
30 provisions of section two of this act shall take effect.