



NEW YORK STATE SENATOR

Jose Peralta

# **Senator Peralta and Assemblymember Hyndman Call for Insurance Premium Reductions for Automobiles with Operating Dashboard Cameras**

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In efforts to further promote motor vehicle and road safety, Senator Jose Peralta (D-East Elmhurst) and Assemblymember Alicia Hyndman (D-Springfield Gardens) today unveiled legislation that will provide an automobile insurance premium discount for non-commercial vehicles that have an operating dashboard camera installed. In the United Kingdom, for example, insurance companies offer similar reductions for drivers who install dashcams in their vehicles. Car insurance reductions already

apply for motorists who take a defensive driving course, and for drivers who have automatic safety belts and airbags installed in their cars.

Senator Peralta said that the devices capture relative footage of the road, and the visual evidence recorded can provide protection for drivers in case of accidents. In addition, hit-and-run accidents may be caught on tape by other vehicles near the scene of the crime. Hit-and-run accidents have been a widespread problem in New York for years. During an eight-day period this month, there were four fatal hit-and-runs in the City. Dashboard-mounted cameras can also record video involving reckless driving by motorists.

“We must ensure that we use available technologies available to promote road safety,” said Senator Peralta. “With a dashboard camera installed in your car, you can provide footage in case of hit-and-runs and accidents. You can also fight a ticket, and you can even capture footage of unrelated events as you drive.”

Under the bill (S. 6785A/A. 10392), mandatory discounts on car insurance would become law. If enacted, New York would become the first state in the United States to require car insurance premium reduction for non-commercial vehicles that have an operating dashcam.

“If motorists know fellow drivers have dashcams in their vehicles, they will think about it twice before leaving the scene of an accident or driving recklessly,” added Senator Peralta. “This Independence Day weekend, the American Automobile Association A estimates that 43 million Americans will travel. A lot of them will travel by plane and train, but most of them will be on the road traveling by car. It is important we use all the tools available to improve our safety, and road safety in general.”

Dashboard cameras can also be used as a tool to combat the growth of auto insurance fraud. Reports indicate that insurance premiums are increasing because of fraud schemes that are becoming very common nationwide. According to the National Insurance Crime Bureau, auto insurance fraud rose approximately 13 percent in 2013 over the prior year.

“When people defraud insurance companies, they are defrauding everyone as we end up paying more for our overall insurance premiums,” said Senator Peralta.

“The dashboard camera legislation would reduce the auto insurance rates of New Yorkers, which is typically higher than the national average, by 5%” **said Assemblymember Hyndman**. “Any savings makes a difference for working families paying for car insurance.”

“Too often, I am asked to comment on yet another pedestrian death at a busy intersection. Unfortunately, there are many times when a driver is never held accountable. Dashboard cameras can fill a huge hole in traffic safety by providing an objective account of how an accident occurred; especially when a pedestrian is involved. I encourage people to take advantage of this incentive and I want to thank Senator Peralta for helping us get closer to achieving Vision Zero,” **State Senator Toby Ann Stavisky said**.

**Paul Steely White, Executive Director of Transportation Alternatives, said**, “We applaud Senator Peralta for continuing to push for ways to deter dangerous driving and hold reckless drivers accountable. There's evidence that motorists drive more safely when their cars have dashboard cameras. If there is collision, a dashboard camera can provide crucial information in the investigation, as was the case after the death of Allison Liao. Dashcam video corrected erroneous reports that the 3-year-old 'broke away from her grandmother' in a Queens crosswalk, and helped authorities conclude that the driver was at fault, giving the family some measure of justice.”

In addition, the proposal includes the following provisions:

- Requires an insurer to review dashboard camera footage following the submission of a claim, but images are not to be deemed solely dispositive of a claim.
- Insurer may request records relating to the installation of dashboard cameras in a vehicle from New York State Department of Motor Vehicles.
- During a safety inspection, a certified inspector shall determine whether a dashboard camera is installed in an automobile.

- Allows the New York State Department of Motor Vehicles to promulgate rules and regulations as it relates to the safe use dashboards cameras, including size and location of the devices within vehicles.

In civil and criminal legal proceedings, properly authenticated dashboard footage can be used as evidence.