

# S05486 • New York

Requires certain disclosures by automobile insurers relating to the use of telematics systems in determining insurance rates and/or discounts.

Introduced

Risk: Medium

Sector-Specific

Last Action (Jan 07, 2026): REFERRED TO INSURANCE

## Summary

The bill mandates disclosures by auto insurers about telematics systems used in determining insurance rates and discounts.

## Business Impact

If you are an auto insurer in NY using telematics, you must disclose this in rate determinations.

## Key Provisions

- Insurers must disclose information about telematics systems in rate and discount determination.

## Compliance Checklist

- Disclose telematics usage in determining rates and discounts | Who: Automobile insurers | Penalty: Potential penalties for non-compliance

## Industries Affected

Insurance

Finance

Consumer  
Protection

Automotive

Telematics

## Topics

AI in Insurance

AI Transparency

## Bill Sponsors

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| Name           | Party                       | Role      |
|----------------|-----------------------------|-----------|
| KENNEDY        |                             | Primary   |
| GALLIVAN       |                             | Cosponsor |
| HINCHEY        |                             | Cosponsor |
| RAMOS          |                             | Cosponsor |
| Robert Jackson | Democratic/Working Families | Primary   |
| Iwen Chu       |                             | Cosponsor |
| Leroy Comrie   | Democratic                  | Primary   |

## Related Bills

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- A10364 (NY)

## Official Source

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<https://www.nysenate.gov/legislation/bills/2025/S5486>

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