

A10364 • 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

Effective: May 31, 2026 | Last Action (Mar 02, 2026): referred to insurance

Summary

Bill A10364 requires auto insurers to disclose telematics use for rates/discounts. Specifics are not confirmed due to lack of full bill text.

Business Impact

If you are an auto insurer in NY, you must disclose telematics use for rates/discounts.

Key Provisions

- The bill requires disclosures by automobile insurers regarding telematics systems. Specifics on data types, usage, and impact on rates are not confirmed.
- Disclosures must be clear, but the format and timing are not confirmed from the full bill text.

Compliance Checklist

- Provide explanation of telematics factors related to risk | Who: Insurers and telematics vendors | Penalty: Regulatory scrutiny and potential penalties
- Publicly disclose scoring methodologies | Who: Insurers and telematics vendors | Penalty: Regulatory scrutiny and potential penalties
- Report testing results to prevent discrimination | Who: Insurers and telematics vendors | Penalty: Regulatory scrutiny and potential penalties

Industries Affected

Telematics
Technology

Telematics

Automobile
Insurance

Automotive

Finance

Consumer
Protection

Insurance

Topics

AI in Insurance

AI Transparency

Bill Sponsors

Name	Party	Role
NOLAN		Primary
OTIS		Cosponsor
SIMOTAS		Primary
Rules Committee		Primary
Charles Lavine	Democratic	Primary

Related Bills

- S05486 (NY)

Official Source

<https://www.nysenate.gov/legislation/bills/2025/A10364>

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