



Legislation Text

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Res. No. 365

Resolution calling upon the New York State Legislature to amend the State Insurance Law to authorize insurers to give an automobile insurance discount to only those policyholders that have silent anti-theft devices installed in their automobiles.

By Council Members Moskowitz, Liu, Brewer, Recchia, Sanders, Stewart and Vallone

Whereas, It has been well documented that noise is a major contributor to reduced quality of life and, according to The State University of New Jersey at Rutgers, “exposure to noise in community settings can result in physiological, biochemical and psychological impacts which can roughly be termed stress” (Zwerling, et al., “Local Noise Enforcement Options and Model Noise Ordinance With Pre-Approved Language for the State of New Jersey”, Rutgers Cooperative Extension - New Jersey Agricultural Experiment Station, p. 1. Date unknown); and

Whereas, According to Paul Schomer, Ph.D., P.E., author of “*A White Paper: ASSESSMENT OF NOISE ANNOYANCE*” (Schomer and Associates, April 22, 2001, p. 1), “The effects of noise are seldom catastrophic, and are often only transitory, but adverse effects can be cumulative with prolonged or repeated exposure. Sleep disruption, the masking of speech and television, and the inability to enjoy one’s property or leisure time impair the quality of life. In addition, noise can interfere with the teaching and learning process, disrupt the performance of certain tasks, and increase the incidence of antisocial behavior. There is also some evidence that noise can adversely affect general health and well being in the same manner as chronic stress”; and

Whereas, According to the World Health Organization’s (WHO) definition of health, “noise impacts such as population annoyance, interference with communication, and impaired task performance are health issues” (Schomer, p. 1); and

Whereas, A New York Times article, entitled “*New York Quiet? Never. Quieter? Maybe. Listen Up*”, correctly notes, “New York is bloated with sound. In what is probably the world’s noisiest city...raising stress levels and lowering the quality of life” (N.R. Kleinfield, New York Times at <http://www.tenant.net/Rights/Noise/noise4.html>, p. 1. Date unknown); and

Whereas, One specific source of noise is audible car alarms; and

Whereas, Pursuant to section 2337 of the New York State Insurance Law, the State of New York requires insurers to provide a discount on the comprehensive portion of the automobile insurance premium to automobile insurance policyholders that have installed an anti-theft device in their automobile; and

Whereas, According to the Automobile Club of New York, insurance companies in New York State typically provide a discount of five percent for audible car alarms, ten percent for passive disabling devices that cut off the ignition, fifteen percent for electronic homing devices, such as LoJack, and five percent for window etching; and

Whereas, The State of New York would encourage owners of motor vehicles to choose anti-theft technology that does not cause needless noise pollution by authorizing insurers to give an automobile insurance discount to only those policyholders that have silent anti-theft devices installed in their automobiles; now, therefore, be it

Resolved, That the Council of the City of New York calls upon the New York State Legislature to amend the State Insurance Law to authorize insurers to give an automobile insurance discount to only those policyholders that have silent anti-theft devices installed in their automobiles.

RC 5-13-04

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