



# LEGISLATIVE POSITION

PROFESSIONAL INSURANCE AGENTS OF NEW YORK STATE INC.

**Memorandum in support of: A.350—by MOA Rajkumar  
S.2386—by Sen. Felder**

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*AN ACT to amend the Vehicle and Traffic Law, in relation to requiring bicycles with electric assist and electric scooters be inspected and registered with the Department of Motor Vehicles and carry liability insurance.*

The Professional Insurance Agents of New York State Inc. (PIANY) supports A.350/S.2386, which seeks to establish a clear insurance framework for e-bikes and e-scooters. With the rapid increase in the use of these micromobility vehicles, it is crucial to implement comprehensive insurance guidelines that protect both riders and the public from financial and legal risks in the event of an accident.

## **The growing need for insurance coverage**

E-bikes and e-scooters have become a common sight in urban and suburban areas, offering an affordable and convenient mode of transportation. However, with their increased use, accidents involving these vehicles also have risen significantly. According to the Consumer Product Safety Commission, nearly 250,000 emergency room visits and over 350 deaths occurred between 2017 and 2022 due to incidents involving e-bikes and e-scooters. Despite these risks, there is currently no standardized insurance requirement for these vehicles.

Unlike automobiles, e-bike and e-scooter users are not generally required to carry liability insurance. This creates gaps in financial protection for both operators and pedestrians who may be injured in an accident. Without a clear insurance framework, victims of e-bike and e-scooter accidents may face challenges in obtaining compensation for medical bills, property damage, and other related costs.

## **Key benefits of establishing an insurance framework**

### Enhanced public safety

A structured insurance requirement would help ensure that victims of accidents involving e-bikes and e-scooters receive financial compensation for their injuries and damages. Similar to auto insurance, liability coverage for these vehicles would protect pedestrians, cyclists, and motorists who may be harmed in collisions.

### Financial responsibility for operators

Just as drivers of motor vehicles are required to carry liability insurance, e-bike and e-scooter riders also should be financially responsible for any damages they cause. Ensuring that all operators have coverage would help reduce the burden on personal health insurance policies and taxpayers, who often absorb medical costs through public health programs.

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Clarity for insurance providers and policyholders

A standardized insurance framework would provide clarity for both insurers and policyholders, helping to prevent coverage gaps. Currently, some homeowners and renters insurance policies may provide limited coverage for e-bike and e-scooter accidents, but these policies are inconsistent and not always sufficient to cover losses. A dedicated insurance requirement would establish clear expectations and protections.

Consistency with other vehicle insurance policies

Many other motorized vehicles, such as motorcycles and mopeds, are already subject to insurance requirements. Given the speed and operational risks associated with e-bikes and e-scooters, implementing similar insurance provisions would better align them with existing laws governing motorized transportation.

**Conclusion**

As e-bikes and e-scooters continue to grow in popularity, it is essential that New York establishes a robust insurance framework to address their associated risks. By supporting A.350/S.2386, New York can ensure financial protection for victims, promote responsible ridership, and create a safer transportation environment for all.

PIANY urges lawmakers to pass this legislation to provide much-needed clarity and security in the evolving world of micromobility.