

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2025

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HOUSE PRINCIPAL CLERK

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HOUSE BILL DRH10046-NE-22

Short Title: Restrict Use of Vehicle Telematics. (Public)

Sponsors: Representative Loftis.

Referred to:

1 A BILL TO BE ENTITLED
2 AN ACT REQUIRING NOTICE AND CONSENT BEFORE AN INSURANCE INSTITUTION
3 OR AGENT MAY USE VEHICLE TELEMATICS DATA.

4 The General Assembly of North Carolina enacts:

5 **SECTION 1.** Article 39 of Chapter 58 of the General Statutes is amended by adding
6 a new section to read:

7 "**§ 58-39-33. Use of telematics data.**

8 (a) Notice and Consent Required. – An insurance institution or agent shall not collect,
9 receive, sell, share, or otherwise use data provided by vehicle telematics regarding an applicant
10 or policyholder without first doing all of the following:

- 11 (1) Notifying the applicant or policyholder how the vehicle telematics data will
12 be used.
13 (2) Obtaining the consent of the applicant or policyholder in writing.
14 (3) Notifying the applicant or policyholder that consent may be revoked at any
15 time.

16 (b) Revocation of Consent. – Any individual providing consent pursuant to this section
17 may revoke consent at any time. An insurance institution or agent collecting, receiving, selling,
18 sharing, or otherwise using vehicle telematics data shall (i) provide an applicant or policyholder
19 with reasonable means to communicate revocation of consent and (ii) effectuate the revocation
20 of consent within 24 hours of its communication.

21 (c) Penalty. – A violation of this section constitutes both an unfair trade practice under
22 Article 63 of this Chapter and an unfair and deceptive trade practice under G.S. 75-1.1."

23 **SECTION 2.** G.S. 58-39-15 reads as rewritten:

24 "**§ 58-39-15. Definitions.**

25 As used in this Article:

- 26 ...
27 (26) "Vehicle telematics" means any tracking device, application, or software
28 installed into a motor vehicle or mobile device that facilitates the transmission
29 and storage of telemetry data regarding an individual's driving habits via
30 wireless networks."

31 **SECTION 3.** This act becomes effective October 1, 2025, and applies to contracts
32 issued, renewed, or amended on or after that date.

