

A04427 • New York

Prohibits the use of external consumer data and information sources being used when determining insurance rates; provides that no insurer shall unfairly discriminate based on race, color, national or ethnic origin, religion, sex, sexual orientation, disability, gender identity, or gender...

Introduced

Risk: High

Comprehensive

Last Action (Jan 07, 2026): referred to insurance

Summary

This bill prohibits insurers from using external consumer data and predictive models that unfairly discriminate based on protected characteristics.

Business Impact

If you operate an insurance company, you must eliminate the use of external consumer data for rate determination by January 1, 2025, or face penalties.

Key Provisions

- Prohibits unfair discrimination in insurance rates based on protected characteristics.
- Bans the use of external consumer data and predictive models that lead to discrimination.

Compliance Checklist

- Establish a risk management framework to assess discrimination risks. | Who: Insurers | Penalty: Regulatory actions by the superintendent
- Provide detailed reports on external consumer data and algorithm usage. | Who: Insurers | Penalty: Regulatory actions by the superintendent

Industries Affected

Data Analytics

Technology

Finance

Insurance

Consumer Protection

Topics

AI in Insurance

Bill Sponsors

Name	Party	Role
LAVINE		Primary
DENDEKKER		Primary
RA		Primary
Phil Steck	Democratic	Primary
Brian Cunningham	Democratic	Primary

Related Bills

- A08369 (NY)

Official Source

<https://www.nysenate.gov/legislation/bills/2025/A4427>

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