

A01273 • New York

Prohibits motor vehicle insurers from discrimination on the basis of socioeconomic factors in determining algorithms used to construct actuarial tables, coverage terms, premiums and/or rates.

Introduced

Risk: Medium

Comprehensive

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

Summary

This bill prohibits motor vehicle insurers in New York from using socioeconomic factors in algorithms for actuarial tables, coverage terms, premiums, and/or rates.

Business Impact

If you operate as a motor vehicle insurer in New York, you must revise your algorithms to exclude socioeconomic factors by the bill's enactment date or face penalties.

Key Provisions

- Prohibits insurers from using socioeconomic factors in algorithms for actuarial tables, coverage terms, premiums, and/or rates.

Industries Affected

Transportation

Insurance

Automotive

Bill Sponsors

Name	Party	Role
CROUCH		Primary
FRIEND		Cosponsor
MORINELLO		Cosponsor
SIMON		Primary

MAGNARELLI		Primary
Anna Kelles	Democratic/Working Families	Primary
Jessica Gonzalez-Rojas		Cosponsor
Rebecca Seawright	Democratic	Cosponsor
Maritza Davila	Democratic	Cosponsor
Fred Thiele		Cosponsor
Jo Anne Simon	Democratic	Cosponsor
Jeffrey Dinowitz	Democratic	Cosponsor

Related Bills

- S04082 (NY)

Official Source

<https://www.nysenate.gov/legislation/bills/2025/A1273>

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