

S04082 • 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

Amendment

Last Action (Jan 07, 2026): REFERRED TO INSURANCE

Summary

Prohibits motor vehicle insurers in New York from using algorithms that discriminate based on socioeconomic factors in actuarial tables, coverage terms, premiums, and/or rates.

Business Impact

If you insure motor vehicles in NY, you must not use specified socioeconomic factors in rate setting immediately.

Key Provisions

- Prohibits the use of algorithms that discriminate based on socioeconomic factors in determining actuarial tables, premiums, and coverage terms.

Industries Affected

Transportation

Insurance

Automotive

Bill Sponsors

Name	Party	Role
SEWARD		Primary
CARLUCCI		Primary
PHILLIPS		Cosponsor

Jabari Brisport	Democratic/Working Families	Primary
Julia Salazar	Democratic/Working Families	Cosponsor
HINCHEY		Primary
Kevin S. Parker	Democratic/Working Families	Primary
Cordell Cleare	Democratic	Cosponsor
Leroy Comrie	Democratic	Cosponsor
Nathalia Fernandez		Cosponsor

Related Bills

- A01273 (NY)

Official Source

<https://www.nysenate.gov/legislation/bills/2025/S4082>

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