

# A08369 • 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: Medium

Sector-Specific

Last Action (Jan 03, 2024): referred to insurance

## Summary

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

## Business Impact

If you use algorithms to determine insurance rates in New York, you must ensure compliance with non-discrimination standards or face penalties.

## Key Provisions

- Prohibits the use of external consumer data in insurance rate determinations.
- Prevents unfair discrimination based on protected characteristics.
- Applies to algorithms and predictive models used by insurers.

## Compliance Checklist

- Review and adjust data practices to eliminate discriminatory algorithms. | Who: Insurers operating in New York | Penalty: Potential penalties for non-compliance.

## Industries Affected

Insurance

Finance

Consumer Protection

Technology

## Topics

AI in Insurance

## Bill Sponsors

Name	Party	Role
PICHARDO		Primary
BENEDETTO		Primary
BUTTENSCHON		Primary
BLANKENBUSH		Cosponsor
Brian Cunningham	Democratic	Primary
Erik Dilan	Democratic	Primary

## Related Bills

- A04427 (NY)

## Official Source

<https://www.nysenate.gov/legislation/bills/2023/A8369>

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