

PROHIBITIONS AGAINST REDLINING AND OTHER GEOGRAPHIC DISCRIMINATION

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	LINES OF INSURANCE	PROVISION
AL (8/25)	No provision		
AK (8/25)	No provision		
AZ (8/25)	§ 20-1631(C)	Auto	Insurer shall not cancel or refuse to renew solely on basis of location of residence, except that an insurer may refuse to renew a motor vehicle insurance policy if a named insured establishes a primary residence in a state other than Arizona.
AR (8/25)	§ 23-66-206(13)(C)	Property and casualty	Unfair discrimination to refuse to issue, refuse to renew, cancel, or limit coverage on a risk because of geographic location unless such action is not a pretext for unfair discrimination or is required by law or regulatory mandate.
	§ 4-75-207(a)	All	It is unlawful to sell any service with the intent to destroy or prevent competition by discriminating between different sections, communities, cities or portions thereof in this state by selling a service at a lower rate after making allowances for permitted differences.
CA (8/25)	Ins. Code § 11628	Auto	Location within a geographic area itself shall not constitute a condition or risk for which a higher rate may be required. Loss experience data for geographic areas shall be submitted to commissioner biennially. Rate differentiation between geographical areas shall not constitute unfair discrimination.
	Bus. & Prof. Code § 16721	All	No person shall be excluded from a business transaction by a policy requiring discrimination on the basis that a person conducts or has conducted business in a particular location, nor shall any person require exclusion of another person on that basis.
	Bus. & Prof. Code § 17040	All	It is unlawful to sell products of general use or consumption with intent to destroy or prevent competition by creating locality discriminations.

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CO (8/25)	§ 6-2-103	All	It is unlawful to sell any service with the intent to destroy or prevent competition by discriminating between different sections, communities, cities or portions thereof in this state by selling a service at a lower rate after making allowance for permitted differences.
	§ 10-3-1104	Property and casualty	It is an unfair business practice to make or permit any unfair discrimination between individuals of the same class or between neighborhoods within a municipality and of essentially the same hazard in amount of premium, policy fees, rates, benefits, or other contract provisions.
CT (8/25)	§ 38a-358	Auto	Declination, cancellation, or nonrenewal of a policy is prohibited if based on principal location of insured vehicle unless that decision is for a business reason that is not mere pretext for unfair discrimination.
	§ 38a-824	Property	Commissioner shall adopt regulations to ensure availability or sale of property insurance by prohibiting unfair discrimination on the basis of location.
	CT ADC §§ 38a-824-1 to 38a-824-3	Property	Refusal to issue homeowners policies solely because the risk is located in a particular urban area or other location shall be deemed to constitute unfair discrimination if a general practice. Same for varying application of standards or practices by geographic location of risk.
DE (8/25)	18 Del.C. § 4124	Property	Declination or termination of a policy is prohibited if based upon location of residence unless such decision is for business purpose that is not mere pretext for unfair discrimination.
DC (8/25)	§ 2-1402.71	Auto	It is an unlawful discriminatory practice for an insurer to refuse to issue, refuse to renew, or cancel a policy for a discriminatory reason based upon an individual's actual or perceived location within the geographic area of D.C., or homeless status.
	§ 31-2231.13	Property, casualty and surety	No person shall refuse to insure, refuse to renew, cancel, or limit the amount of insurance coverage on a property or casualty risk solely because of the geographic location of the individual or risk, unless the action is for a sound business purpose that is not a mere pretext for unfair discrimination.
	26-A DCMR § 200	All	No insurer shall decline to insure or renew insurance contracts because of the geographic area within D.C. where the risk, applicant, or insured is located. Insurer may decline to issue fire or property insurance due to a determination that the condition of the property does not meet applicable underwriting standards or that insuring the property would lead to a geographic over-concentration.

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FL (8/25)	§ 626.9541	All	It is an unfair practice to refuse to insure or continue to insure any individual or risk solely because of an individual's residence or the location of the risk unless there is a reasonable relationship between the individual's residence or the location of the risk and the coverage.
GA (8/25)	§ 33-6-4	Property	It is an unfair business practice to make or permit any unfair discrimination in the issuance, renewal, or cancellation of any policy against direct loss to residential property in the rates charged when the discrimination is based solely upon the age or geographical location of the property within a rated fire district without regard to objective loss experience.
HI (8/25)	§ 431:13-103(7)	Property and casualty	It is an unfair business practice to make or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazards by refusing to issue, refusing to renew, canceling, or limiting coverage because of the geographic location of the risk unless such action is not mere pretext for unfair discrimination or is required by law or regulation.
	§ 481-1	All	It is unlawful to sell any service with the intent to destroy or prevent competition by discriminating between different sections, communities, cities or portions thereof in this state by selling a service at a lower rate after making allowance for permitted differences.
ID (8/25)	§ 41-5212	Health	Insurer may not encourage agents to discriminate based on geographic location.
IL (8/25)	215 ILCS 5/155.22	Homeowners, renters	No company shall refuse to provide insurance solely on the basis of the specific geographic location of the risk unless such refusal is for a business purpose which is not a mere pretext for unfair discrimination.
	215 ILCS 5/530; 215 ILCS 5/522	Property	Director may require the insurance placement program to develop marketing programs that will deter urban redlining and other unfairly discriminatory underwriting programs by making readily available basic property insurance.
	215 ILCS 5/143.21a	Fire	A policy of fire and extended coverage insurance may not be nonrenewed for age of property or location of property.
IN (8/25)	§ 27-2-17-5	Property and casualty	Insurer may not cancel or refuse to issue or renew a policy based solely on the geographical location of the risk within Indiana. An insurer is not precluded from such actions based on sound underwriting or actuarial principles reasonably related to actual or anticipated loss experience or any other sound business purpose.

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IA (8/25)	§ 515D.6	Auto	An insurer shall not refuse to renew a policy solely because of residence.
KS (8/25)	K.A.R. 40-3-40	Fire, casualty	An unfair rate discrimination practice between individuals of the same rating class shall include refusing to insure, refusing to continue to insure, limiting coverage, and charging a different rate for the same coverage solely because of the geographic location of the risk.
	§ 40-2209m	Health	Prohibiting small employer carriers from encouraging small employers to not submit applications, or to seek coverage from another carrier, because of geographic location.
KY (8/25)	§ 304.17A-270	Health	Health insurer shall not discriminate against a provider based on geographic location.
	§ 304.20-340	Casualty	The declination or termination of a policy is prohibited if based solely upon the location of the residence or property of the applicant or the named insured, unless such decision is for a business purpose that is not mere pretext for unfair discrimination.
	§ 365.020	All	It is unlawful to sell any service with the intent to destroy or prevent competition by discriminating between different sections, communities, cities, or portions thereof in this state by selling a service at a lower rate after making allowance for permitted differences.
LA (8/25)	§ 22:35	Property and casualty	No insurer shall refuse to issue or fail to renew any policy or contract solely because of the economic condition of the area in which the property to be insured is located, unless such action is based on sound actuarial principles or is related to actual experience.
	§ 22:1964	Property and casualty	It is an unfair practice to make or permit any unfair discrimination between individuals or risks of the same class by refusing to insure, refusing to renew, canceling, or limiting coverage solely because of the geographic location of the risk, unless such action is based on sound actuarial principles or is related to actual or reasonably anticipated loss experience.
ME (8/25)	24-A M.R.S.A. § 2938-A	Mass marketing of casualty and property insurance	If an insurer rejects an applicant for coverage pursuant to a mass marketing plan, the insurer must provide a notice of rejection to the applicant. Explanations such as “location of risk” and similar insurance terms are not by themselves acceptable explanations of an insurer’s rejection.
	24-A M.R.S.A. § 3051	Property and casualty	Reason(s) for intended nonrenewal action must accompany the notice of intent not to renew and the reason(s) must be explicit. Explanations such as “location of risk” and similar insurance terms are not by themselves acceptable explanations of an insurer’s intended nonrenewal of a policy.

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MD (8/25)	Ins. §§ 11-205; 11-306	Property and casualty	A rate may not be based wholly or partly on geographic area itself, as opposed to underlying risk considerations, even though expressed in geographic terms.
	Ins. § 19-107	Property and casualty	Insurer may not refuse to issue or renew solely because the subject of the risk or the address of the applicant or insured is located in a certain geographic area, unless the insurer has filed a written statement with the commissioner at least 60 days before the refusal and the designation has an objective basis and is not arbitrary or unreasonable.
	Ins. § 19-308	Fire	The designation of any geographic area by the commissioner is not a valid reason to refuse to issue or renew or to terminate any policy or contract. (Does not apply to contracts to insure an owner-occupied dwelling for one to four families.)
	Ins. § 27-501	All	An insurer may not require special conditions, facts, or situations as conditions to its acceptance or renewal of a particular insurance risk or class in an arbitrary, capricious, unfair, or discriminatory manner based wholly or partly on place of residency.
MA (8/25)	209 CMR 49.06; 211 CMR 142.07	All	No bank engaged in insurance sales activities shall unlawfully discriminate against an insurance applicant or allow an affiliate, a subsidiary corporation, or a third party acting on its behalf to unlawfully discriminate against an applicant for any insurance products offered by it based upon residence.
MI (8/25)	§ 500.2027	All	It is unfair practice to refuse to insure, refuse to continue to insure, or limit coverage because of the location of the risk unless there is a reasonable relationship between the location and the coverage to be issued, or because of the location of the risk for property insurance, unless there is a statistically significant relationship between the location and the risk of fire within the area where the property is located. It is an unfair practice to charge a different rate for the same coverage based on the location of risk unless the rate differential is based on sound actuarial principles, a reasonable classification system, and is related to actual and credible loss statistics or reasonably anticipated experience in the case of new coverages.
	§ 500.2111	Homeowners and auto	Sets forth requirements for classification and territorial base rates which must be used by insurers. Allows automobile and home insurance risks to be grouped by territory.

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MN (8/25)	§ 72A.20	Auto, homeowners	Refusing to renew, declining to offer or write, or charging different rates for an equivalent amount of coverage in a location where the insurer offers or writes homeowners insurance solely because of the geographic area in which the property is located shall constitute an unfair practice. No auto insurer shall use the status as a residential tenant in their underwriting guidelines.
MS (8/25)	No provision		
MO (8/25)	§ 375.936	All	It is an unfair practice to make or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazards by refusing to issue, refusing to renew, canceling, or limiting coverage because of the geographic location of the risk.
	20 CSR 500-3.200	Property and casualty	The establishment or use of any eligibility requirement or the mandatory application of any underwriting rule which contains a provision applicable only to particular geographic areas in connection with policies providing fire and extended coverage on owner-occupied habitational property not exceeding two families is prohibited.
	§ 375.007	All	No insurer shall cancel or refuse to write or renew a policy solely because of the place of residence of anyone who is or seeks to become insured. The provisions of this section do not apply to those instances where the hazard insured against under a policy is increased because of exposure to loss attributable solely to the place of residence or lawful occupation of anyone who is or seeks to be insured.
MT (8/25)	§ 33-18-210	Property and casualty	Insurer may not make or permit unfair discrimination between individuals or risks of the same class and of essentially the same hazards by refusing to issue, refusing to renew, canceling, or limiting the amount of coverage because of the geographic location of the risk, unless such action is for a business purpose that is not a mere pretext for unfair discrimination or is required by law or regulation.
	§ 30-14-207	All	It is unlawful for any established dealer of any article of commerce to prevent competition by discriminating between different localities in this state by selling a service at a lower rate after making allowance for permitted differences.

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NE (8/25)	§ 44-1525	Property and casualty	It is an unfair practice to make or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazards by refusing to issue, refusing to renew, canceling, or limiting coverage because of the geographic location of the risk, unless such action is for a business purpose that is not a pretext for unfair discrimination or is required by law or regulation.
NV (8/25)	§ 687B.390	Auto	No insurer shall cancel or refuse to renew a policy solely because of the residence of the insured.
NH (8/25)	§ 417:4	All	It is an unfair practice to refuse to insure risks solely because of the place or area or residence.
NJ (8/25)	§ 17:33B-15	Auto	While an insurer may limit its number of exposures in an urban enterprise zone, it is not relieved from its obligations to write all eligible persons within such areas through non-UEZ agent points of access.
	Bulletin 88-08	Auto	Nonrenewal based upon the principal location of the insured vehicle is prohibited, unless such decision is for a business purpose that is not a mere pretext for unfair discrimination. The insurer shall state the business purpose for such nonrenewal and provide the department with documentation of such purpose on request.
NM (8/25)	No provision		
NY (8/25)	Ins. § 3429	Fire and private passenger auto	No insurer shall refuse to issue, renew, or cancel a policy based solely on the geographical location of the risk, but this does not preclude an insurer from such action based on sound underwriting and actuarial principles reasonably related to actual or anticipated loss experience.
	Ins. § 3429-a	Homeowners	No insurer shall refuse to issue or renew or shall cancel a homeowner's insurance policy including fire insurance or fire and extended coverage insurance based solely on the insured residing in an area that is serviced by a volunteer fire department.
	Ins. § 3433	Fire and auto	No insurer shall terminate or refuse to renew a contract or account of an agent or broker who negotiated policies when the reason for such action is based solely on the geographical location of the agent or broker or of the risks for which coverage was obtained through the agent or broker.
	11 NYCRR 218.1 to 218.7	Fire, auto and homeowners	Regulations designed to prohibit redlining practices through actions against insureds or agents and brokers based on geographic location of the risk.

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NC (8/25)	§ 58-63-15	Property and casualty	It is an unfair practice to make or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates for any contract because of the geographic location of the risk, unless such action is for the purpose of preserving insurer solvency and is not mere pretext for unfair discrimination or is required by law.
ND (8/25)	§ 26.1-04-03	Property and casualty	It is an unfair practice to make or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazard by refusing to insure, refusing to renew, canceling, or limiting the amount of coverage solely because of the geographic location of the risk, unless such action is the result of sound underwriting and actuarial principles related to actual or reasonably anticipated loss experience.
	§ 26.1-39-17	Property	The declination or termination of a policy is prohibited if based upon the age or location of the residence of the applicant or named insured unless the decision is for a business purpose that is not a mere pretext for unfair discrimination.
	§ 26.1-40-11	Auto	The declination or termination of a policy is prohibited if based upon the principal location of the vehicle, unless the decision is for a business purpose that is not a mere pretext for unfair discrimination.
OH (8/25)	§ 3905.55	All	In charging a consumer fee, an agent must not discriminate on the basis of geographic location and must not discriminate between persons of essentially the same class and of essentially the same hazard or expectation of life.
OK (8/25)	36 Okl.St.Ann. § 619.1	All	Insurers must make available all the kinds of insurance coverage they are transacting in Oklahoma to all Oklahoma residents without regard to geographic location, but subject to the insurers' underwriting standards.
	36 Okl.St.Ann. § 4809	Property	It is unlawful for any insurer to knowingly write an initial policy of fire insurance coverage or to rewrite such a policy on any risk located in a rural fire protection district or in any area protected by a rural fire department at any special or reduced rate or with any rate credit based on location of the risk in the district or area without having first obtained from the insured or from the rural fire protection district or rural fire department evidence that current dues or subscription payments for the property to be insured have been paid.

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OR (8/25)	§ 746.018	Property and casualty	Property insured, or persons insured against liability arising out of use or control of real or personal property, shall not be deemed to be of a different hazard solely because of the geographic location of the property or the place of residence or business of the insured. Does not apply to motor vehicles.
	§ 743B.126	Health	No carrier or insurance producer shall, directly or indirectly, discourage an individual from filing an application for coverage because of the geographic location of the individual.
PA (8/25)	40 P.S. § 1171.5	All	It is an unfair practice to make or permit discrimination between individuals of the same class and of essentially the same hazard with regard to pricing, underwriting standards and practices or eligibility requirements by reason of place of residence.
	40 P.S. § 991.2003	Auto	An insurer may not cancel or refuse to write or renew a policy because of the residence or operation of a motor vehicle in a specific geographic area.
PR (8/25)	No provision		
RI (8/25)	§ 27-29-4	All	It is an unfair practice to make or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazard by refusing to issue, refusing to renew, canceling, or limiting the amount of coverage because of the geographic location of the risk, unless such action is for a business purpose and is not a pretext for unfair discrimination or is required by law or regulation.
	§ 27-29-4.1	Property and casualty	No insurer shall cancel or refuse to issue any type of coverage for an owner-occupied dwelling or personal property solely because of the area in which the property is situated.
	§ 27-50-12	Health	No small employer carrier or producer shall, directly or indirectly, encourage or direct small employers to refrain from filing an application for coverage with the small employer carrier or seek coverage from another insurer because of the geographic location of the small employer.
	RI Bulletin 2006-5; RI Bulletin 2007-9	Property	An insurer is prohibited from canceling or nonrenewing a property and casualty risk because of the proximity of the property to the coastline. This prohibition does not prevent an insurer from nonrenewing or canceling for other reasons allowed by statute or regulation.

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SC (8/25)	§ 38-77-122	Auto	No insurer or agent shall refuse to issue a policy (as defined in § 38-77-30) because of the location of residence. In determining premium rates, it is unlawful to consider location or residence. An insurer, agent, or broker may not refuse to write or renew a policy based upon location of residence.
	§§ 38-77-123; 38-77-124	Auto	No insurer shall refuse to renew a policy because of location of residence. No insurer may set rates based in whole or in part on location of residence, but this does not preclude the use of a territorial plan. The director must reject any territorial plan that violates the provisions of this section.
	§ 38-77-280	Auto	In determining rates to be charged on physical damage coverage or single interest collision coverage, it is unlawful to consider location of residence. An insurer, agent, or broker may not refuse to write or renew such coverage based upon location of residence.
	§ 38-71-1440	Health	No small employer carrier or producer shall, directly or indirectly, encourage or direct small employers to refrain from filing an application for coverage with the small employer carrier or seek coverage from another insurer because of the geographic location of the small employer.
SD (8/25)	§ 58-11-55	All	Except as otherwise provided, no insurer may refuse to issue or to renew a policy solely because of the residence of the applicant or the insured.
	§ 58-18B-38	Health	No small employer carrier or producer shall, directly or indirectly, encourage or direct small employers to refrain from filing an application for coverage with the small employer carrier or seek coverage from another insurer because of the geographic location of the small employer.
TN (8/25)	§ 56-8-104	Property and casualty	Prohibits unfair discrimination between individuals of the same class and of essentially the same hazard by refusing to insure, refusing to renew, canceling, or limiting the amount of insurance coverage on a property or casualty risk solely because of the geographic location of the risk, unless the action is the result of the application of sound underwriting and actuarial principles related to actual or reasonably anticipated loss experience.

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TX (8/25)	I.C. § 544.002	All	A person may not refuse to insure or provide coverage to an individual, refuse to continue to insure or provide coverage to an individual, limit the amount, extent, or kind of coverage available for an individual, or charge an individual a rate that is different from the rate charged to other individuals for the same coverage because of the individual's geographic location.
	I.C. § 3502.053	Mortgage guaranty insurance	In extending or issuing mortgage guaranty insurance, insurer may not discriminate solely on basis of applicant's geographic location unless the discrimination is for a business purpose that is not a mere pretext for unfair discrimination, or the refusal, cancellation or limitation is required by law or regulatory mandate.
	28 TAC § 5.7006	Property and casualty	No company may cancel any policy if that decision is motivated to any extent by the fact that the company has, or intends, to withdraw from the geographical area involved.
UT (8/25)	U.C.A. 1953 § 31A-23a-402	All	An insurer may not unfairly discriminate among policyholders by charging different premiums or by offering different terms of coverage, except on the basis of classifications related to the nature and the degree of the risk covered or the expenses involved.
VT (8/25)	No provision		
VI (8/25)	No provision		
VA (8/25)	§ 38.2-508	All	No person shall unfairly discriminate or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazards by refusing to issue, refusing to renew, canceling, or limiting coverage solely because of the geographic location of the individual or risk, unless such action is for a business purpose that is not mere pretext for unfair discrimination or is required by law or regulation.
WA (8/25)	No provision		

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WV (8/25)	§ 33-6B-3	Auto	Declination of an application for a private passenger policy is prohibited if the reason is based upon the principal location of the insured vehicle, unless the decision is for a business purpose that is not a mere pretext for unfair discrimination.
	§ 33-17A-6	Property	No insurer may decline to issue or terminate a policy if such action is based upon the age or location of the residence of the applicant or named insured, unless the decision is for a business purpose that is not a mere pretext for unfair discrimination or unless the age or location materially affects the risk.
WI (8/25)	Wis. Adm. Code § Ins 3.09	Mortgage guaranty insurance	No insurer may discriminate in the issuance or extension of insurance on the basis of the geographic location of the property.
	Wis. Adm. Code § Ins 6.68	Property and casualty	It is unfairly discriminatory to make or permit any unfair discrimination between individuals or risks of the same class and of essentially the same hazards by refusing to issue, refusing to renew, canceling, or limiting coverage because of the geographic location of the risk, unless such action is for a business purpose that is not a mere pretext for unfair discrimination or is required by law or regulation.
WY (8/25)	INS GEN Ch. 33, § 2	Property and casualty	It constitutes unfair discrimination between individuals or risks of the same class and of essentially the same hazard to refuse to issue, refuse to renew, cancel, mandate increased deductibles, or limit coverage because of the geographic location of the risk, unless such action is for a business purpose that is not a mere pretext for unfair discrimination or is required by law or regulation.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.