In its recent climate guidance, New York has already recognized that insurance regulators have a responsibility to protect insurance consumers and prevent have a disparate impact on the basis of a consumer s race

or ethnicity.<sup>11</sup> The first step in addressing such behavior is for all regulators to understand

communities in both the short and long-term.

Unfortunately, granular information on changes to the availability and affordability of insurance is not publicly available. In most states, the information that insurers are required to report to regulators on rating changes does not directly reflect whether insurers are monitoring the impact of those changes on