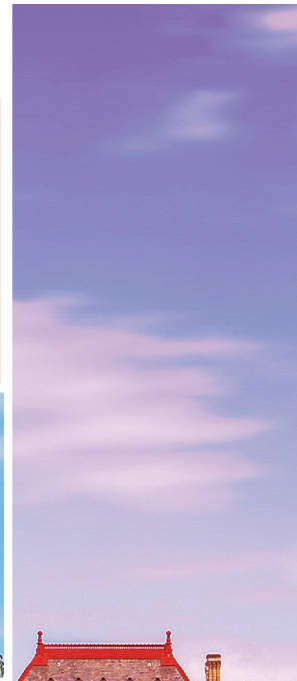
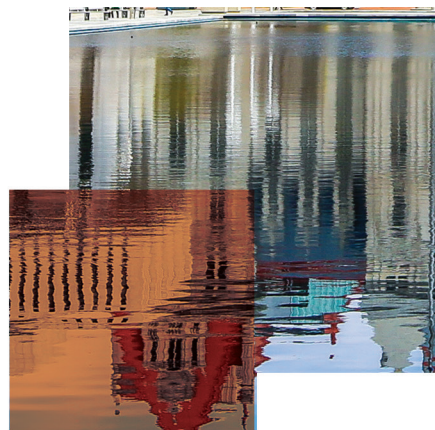
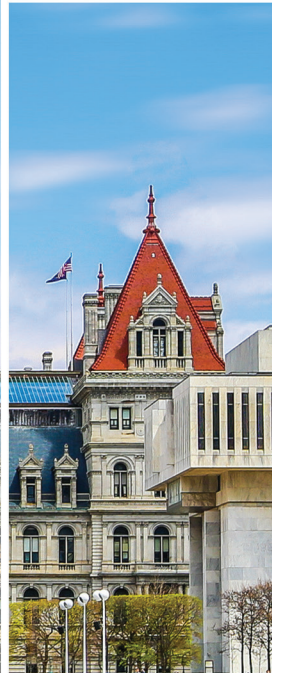


The New York State Assembly
Annual Report



**20
25**



Committee on
Consumer Affairs and
Protection

Speaker Carl E. Heastie
Nily Rozic, CHAIR

CHAIR

Consumer Affairs and Protection

COMMITTEES

Corporations, Authorities, and Commissions
Labor
Rules
Ways and Means

CAUCUSES

Black, Puerto Rican, Hispanic, and
Asian Legislative Caucus
Women's Legislative Caucus
Puerto Rican / Hispanic Task Force
Task Force on Women's Issues
Asian Pacific American Task Force



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December 15, 2025

Honorable Carl E. Heastie
Speaker of the Assembly
State Capitol, Room 349
Albany, New York 12248

Dear Speaker Heastie:

It is my pleasure to present the 2025 Annual Report of the Assembly Standing Committee on Consumer Affairs and Protection.

The work accomplished during this year's legislative session reflects the Committee's priorities in addressing a wide range of issues affecting consumers, including online privacy and social media protections, protective measures against deceptive, unfair, and abusive acts and practices, product safety and labeling, price transparency of consumer goods and costs, and contract and debt-related protections.

During the upcoming legislative year, the Committee plans to continue to engage consumers, advocates, government agencies, and businesses in further dialogue as we explore innovative and effective ways to address the numerous consumer protection issues facing New Yorkers.

I would like to take this opportunity to thank the Committee members for their contributions to this past year's achievements. I would also like to express my appreciation for the assistance that the Committee received from the Committee staff in the course of our work.

Finally, I commend you for your continued leadership and support of our legislative initiatives in our shared goal to better protect consumers across New York.

Sincerely,

A handwritten signature in black ink, appearing to read "Nily Rozic".

Nily Rozic

**2025 ANNUAL REPORT
OF THE
NEW YORK STATE ASSEMBLY
STANDING COMMITTEE ON CONSUMER AFFAIRS AND PROTECTION**

Nily Rozic, CHAIR

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Matthew Henning, Assistant Secretary for Program and Policy
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Lisa Samarija, Committee Clerk
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I. COMMITTEE RESPONSIBILITIES AND GOALS

The Assembly Committee on Consumer Affairs and Protection (“Committee”) is responsible for developing legislation to protect consumers’ rights and ensure the public’s ability to make informed choices in the marketplace. The Committee has jurisdiction over legislation that amends certain sections of the General Business Law, Personal Property Law, parts of the Agriculture and Markets Law, Education Law, Financial Services Law, and Public Health Law. The broad interests of the Committee reflect that today’s consumers need further protection from fraud, privacy encroachment, misinformation, or lack of information that is vital to their health, safety, and welfare.

To protect consumers’ rights and help them to make informed choices, the Committee works with consumer advocacy groups and state and federal agencies. At the state level, these offices include the Department of State; Office of the Attorney General; the Department of Financial Services; the Department of Education; the Department of Environmental Conservation; the Department of Health; and the Department of Agriculture and Markets. The federal government agencies with which the Committee works include the Federal Trade Commission (FTC); the Consumer Financial Protection Bureau (CFPB); the Food and Drug Administration (FDA); the Federal Communications Commission (FCC); the Consumer Product Safety Commission (CPSC); and the National Highway Traffic Safety Administration (NHTSA). The Committee also works with local agencies, such as the New York City Department of Consumer Affairs, local consumer affairs offices, numerous Better Business Bureaus, and bar associations throughout New York.

II. 2025 COMMITTEE ACCOMPLISHMENTS

Definition of Medical Debt (A.427, Paulin)

Medical debt impacts over 100 million Americans, often involving serious financial impacts, traumatic health issues, contentious charges, billing and insurance disputes making it more complex than most other kinds of debt. Medical debt frequently has been included in patients' credit reports where it is difficult for them to confirm or correct debt records. Chapter 78 of the laws of 2025 is a chapter amendment that makes technical changes to the definition of "medical debt".

(Chapter 78 of the Laws of 2025)

Requiring Online Dating Services to Adopt Appropriate Policies and Provide Disclosures Regarding Fraudulent Members (A.428, Vanel)

While New York State has laws regarding dating services, they were primarily created before the rise of online dating platforms which have fundamentally changed the way that most New Yorkers utilize such services. Current law requires platforms to update their policies to protect users of online dating services from fraud and abuse. Online dating services ban millions of members each year for violating a platform's terms of use by defrauding another member of the platform. Chapter 13 of the laws of 2025 is a chapter amendment that clarifies the process for destroying the personal data of individuals after the expiration of an online dating service contract and limitations on online dating services costing more than twenty-five dollars or are available to users on a regional, national or global basis. **(Chapter 13 of the Laws of 2025)**

Allowing Domestic Violence Survivors to Terminate Abusers' Access to Vehicles' Remote Technology (A.434, Rosenthal)

Many domestic violence survivors continue to experience stalking, harassment, and threats of violence after leaving an abusive situation. When it comes to domestic violence survivors' motor vehicles, some of the vehicles' instruments and features designed for convenience, speed, or safety have unfortunately also provided abusers with new and startling ways to monitor and harass victims. Chapter 634 of the laws of 2024 was enacted to protect survivors from their abuser utilizing vehicle features for potential stalking, harassment, and violence by allowing survivors to terminate an abuser's access to their vehicle's tracking and remote technology. Chapter 17 of the laws of 2025 is a chapter amendment that provides clarifying language establishing vehicle manufacturers responsibilities for providing services, requirements for proof of legal possession of the vehicle, and liability for legal claims arising. **(Chapter 17 of the Laws of 2025)**

Merchant Category Codes for Firearm Merchants (A.439, Solages)

MCC codes exist for all types of businesses are assigned and used by payment networks, like Visa or MasterCard to classify the type of store where a purchase is made. A new MCC code specific to the purchase of firearms and ammunition was approved by the International Organization for Standardization ("ISO"). ISO's reasoning for this new MCC is that it may, without impeding legal purchases, allow financial institutions to track suspicious weapons and ammunition activities via financial data. Chapter 430 of the laws of 2024 was enacted to ensure that payment networks in New York utilize this new MCC code when interacting with firearm and ammunition dealers. Chapter 116 of the laws of 2025 is a chapter amendment that removes dealers of ammunition from certain provisions regarding the use of certain merchant category codes by payment card networks.

(Chapter 116 of the Laws of 2025)

Directing DOS, the Division of Homeland Security and Emergency Services (DHSES), and the New York State Energy Research and Development Authority (NYSERDA) to Develop and Maintain Lithium-Ion Battery Hazard Prevention Resources (A.440, De Los Santos)

Publicly available informational materials regarding proper usage and charging of lithium-ion batteries and how to respond to fires and other emergencies caused by lithium-ion batteries are necessary to properly educate the public on how to safely use these batteries. Chapter 200 of the laws of 2024 requires DOS to work with DHSES and NYSERDA to develop safety resources and post on their website information and protocols designed to educate the public on how to prevent and respond to emergencies involving lithium-ion batteries and e-bikes, micro mobility devices, and limited use motorcycles that are powered by lithium-ion batteries. Chapter 18 of the Laws of 2025 is a chapter amendment that replaces the word “moped” with “limited use motorcycle” as it is defined in the vehicle and traffic law. **(Chapter 18 of the Laws of 2025)**

Adding Payment Restrictions and Disclosure and Other Requirements for Automobile Broker Businesses (A.441, Carroll R)

Increased transparency in broker contracts and restrictions on certain advertising practices results in better protections for consumers of automobile broker services. Chapter 610 of the laws of 2024 was enacted to amend the broker registration process, require written contracts between brokers and consumers before purchase or lease, specify the information required to be in these contracts, and strengthen enforcement provisions for brokers acting in bad faith. Chapter 19 of the laws of 2025 is a chapter amendment providing clarification to the notice of cancellation in a contract between the automobile broker and the consumer and adds a requirement that the automobile broker must disclose that they are not affiliated with any auto dealer or motor vehicle franchisor, manufacturer, or distributor. **(Chapter 19 of the Laws of 2025)**

Requiring Tags on Charging Cords for Electric Bikes, Micro Mobility Devices, or Limited Use Motorcycles that Provide Safety Information (A.751, Eachus)

Overcharging a lithium-ion battery can lead to explosions and fires - one way to prevent this is to unplug the charging device after it is done charging. Chapter 197 of the laws of 2024 was enacted to require micromobility devices, bicycles with electric assist, and mopeds be sold with a red tag affixed to the charging cord that contains consumer safety information, including a notice that the cord should be unplugged when not in use. Chapter 24 of the laws of 2025 is a chapter amendment that replaces the use of the term “moped” with the term “limited use motorcycle. **(Chapter 24 of the Laws of 2025)**

Prohibiting Third-Party Restaurant Reservation Services from Arranging Reservations Without Authorization of a Restaurant (A.843, Bores)

Third-party online restaurant reservation platforms are disrupting the restaurant industry and their customers’ experience by selling reservations for restaurants at a profit, often without the restaurant even knowing. Chapter 601 of the laws of 2024 was enacted to prohibit third-party restaurant reservation services from advertising, promoting or selling reservations for restaurants unless a written agreement between the restaurant and third-party reservation service is in effect. Chapter 27 of the laws of 2025 is a chapter amendment that provides technical changes to the penalty provisions. **(Chapter 27 of the Laws of 2025)**

Providing Notification of a Data Breach of Personal Information to the Department of Financial Services (A.913, Sayegh)

Data breaches of personal information held by commercial entities or third parties represent significant risks to individuals. Often during such incidents bad actors gain access to information in an organization's system, potentially exposing the data of consumers. Current law requires that a person or business which owns or licenses digital data that includes private consumer information to disclose a breach in their system's security following discovery or notification of the breach in the most expedient time possible and without unreasonable delay. To heighten protections for an individual whose personal data has been compromised, and mitigate potential impacts, Chapter 647 of the laws of 2024 ensures that such notification is made within thirty days of the breach being discovered. Chapter 91 of the laws of 2025 is a chapter amendment that provides clarification that notice must be given to the Department of Financial Services. **(Chapter 91 of the Laws of 2025)**

Requiring Retailers of Lithium-Ion-powered E-bikes, Micro Mobility Devices, and Limited Use Motorcycles to Provide Customers with Operating Manuals (A.923, Zinerman)

To further assist in the effort to reduce fires resulting from lithium-ion batteries, Chapter 201 of the laws of 2024 was enacted to require retailers of these products to supply the customer with an operating manual that includes instructions on storing and charging these devices and their batteries. Chapter 70 of the laws of 2025 is a chapter amendment to ensure the law includes devices that are leased, rented, manufactured, distributed, assembled, and reconditioned. **(Chapter 70 of the Laws of 2025)**

Prohibits Sale of Infant Walkers (A.268, Paulin)

Consumers purchase infant walkers with the expectation of their baby learning to walk faster. However, there are significant concerns regarding the safety of infant walkers as they can pose serious injuries and even death. This bill would prohibit the sale of infant walkers and prohibit the use of them in childcare facilities unless it is medically necessary. **(Chapter 629 of the Laws of 2025)**

Consumer Litigation Funding Regulation (A.804-C, Magnarelli)

Consumer litigation funding companies provide funding for plaintiffs while a lawsuit is in progress. The consumer litigation industry is currently not regulated in New York; it is important to take this step to address bad actors in the industry charging consumers exorbitant fees for their services. This bill would provide transparency for consumer litigation funding contracts and ensure consumers are made aware that their charges cannot exceed 25% of the gross proceeds they receive from a legal claim. It would also require consumer litigation funding companies to register with the Department of State in order to operate in New York, providing greater oversight. **(Chapter 645 of the Laws of 2025)**

Consumer Credit History (A.1316, Dinowitz)

Many employers are relying on credit checks for their hiring process and employee evaluations. However, for numerous positions this information can put an individual at a disadvantage, especially if credit is unrelated to their qualifications or abilities. This bill would prohibit the use of consumer credit history by employers, labor organizations or employment agencies to discriminate against an applicant or employee when hiring/firing, compensating, or providing terms and privileges of employment based on the credit history of that applicant. There are exemptions provided for employers required by federal law to use credit information for processes subject to background

checks at state agencies, peace officers, persons federally required to possess security clearance, and those in positions of fiduciary duties. **(Chapter 681 of the Laws of 2025)**

Labeling for Hair Relaxer Products (A.1797, Hyndman)

There are many consumers that use hair relaxers to chemically straighten their hair. However, many consumers are not aware of how dangerous these products can be. This law requires manufacturers of hair relaxers that contain a carcinogen or a reproductive toxicant to provide a warning label on the product or packaging to notify the consumer that the hair relaxer contains such chemicals. This will allow consumers to make informed decisions about the products and their health impacts. **(Chapter 508 of the Laws of 2025)**

Creates State Office of Utility Consumer (A.2468, Dinowitz)

With utility bills increasingly on the rise, utility consumers need greater representation and consumer protections when dealing with energy and utility corporations. Over forty other states have a similar utility consumer advocate to represent consumers' interests regarding residential utilities against utility corporations. Consumers need a body to advocate on their behalf as utility decisions can significantly impact households. The purpose of this bill is to create the State Office of the Utility Consumer Advocate to advocate on behalf of residential utility consumers. **(Veto Memo 60)**

Establishing a Procedure for Coerced Debt (A.3038- B Rosenthal)

The consequences of coerced debt can have devastating impacts on an individual's finances, credit rating, and make it difficult for them to obtain loans, insurance, housing and other services. This bill would establish a process for survivors of domestic violence that have incurred debt due to economic abuse to dispute such coerced debt with creditors. It requires debtors to provide adequate documentation of coerced debt to creditors as proof that the debt was incurred as a result of economic abuse. Additionally, it provides a right of action for survivors of coerced debt and the creditor to whom the debt is owed against abusers to recover the debt owed. **(Chapter 710 of the Laws of 2025)**

Definition of "Protected Consumer" (A.4521, Hyndman)

Current law allows parents to freeze their children's credit at sixteen years of age or younger to protect them against identity theft. This law increases the age from sixteen to an individual under the age of eighteen. The purpose of this change is to extend these protections for minors to protect them from identity theft. This law will not restrict any individual the age of sixteen or older from unfreezing their credit on their own. **(Chapter 514 of the Laws of 2025)**

False Representation/False Advertising (A.4575, Fall)

Individuals across New York often receive mail from companies that appear to be legitimate government entities but are actually bad actors looking to scam consumers. The presentation of these documents aims to indicate that one needs to act with a sense of urgency, sometimes asking for additional money or fees. This law establishes that any communication simulating a document authorized, issued or approved by any court, official, agency of a state or another state or official government entity, that creates a false impression that the document is from that official source is false advertising. This law will protect consumers from predatory advertising. **(Chapter 540 of the Laws of 2025)**

Warning Labels on Social Media Platforms (A.5346, Rozic)

There is growing evidence linking social media usage to serious mental health harms, particularly among kids and teens. Social media platforms are designed with the idea to maximize user

engagement using addictive features such as algorithmic feeds, infinite scrolling, and autoplay to encourage prolonged or extended use on their platform. This bill would require that any online platform which provides such addictive features to provide a warning label each time a user under the age of 18 accesses the social media platform. Similar to warnings to tobacco or alcohol, these labels will help create a more informed user and encourage healthier digital habits. **(Chapter 689 of the Laws of 2025)**

Warning Label on Kratom Products (A.5852-A, Steck)

The use of kratom as a remedy has become increasingly common among consumers, without knowing the potential adverse impact it can have. Many are not aware that kratom is not a regulated substance and as such, consumers may not be aware how it may affect their health. This bill would require a warning label on the packaging of any kratom product being sold in New York to state all the full list of ingredients in the kratom product as well as a statement that the sale or distribution of kratom to individuals under 21 is prohibited. **(Chapter 655 of the Laws of 2025)**

Unfair Residential Real Estate Service Agreements (A.5886-C, Cruz)

Unsuspecting homeowners are often being deceived into entering unfair real estate contracts that unfairly bind them and any successors in the of the property to unfair contract terms. Such terms, including the exclusive right to sell a property, are binding on the property for up to forty years and impose high penalties on individuals who break the agreement. These contracts unfairly burden homeowners and their successors' property rights. Enacting this bill would be an important step forward in safeguarding consumer practices and homeowner property rights. **(Chapter 634 of the Laws of 2025)**

Establishes Standards for Glass Repair and Calibration of Advanced Driver Assistance Systems (A.6943-B, Hunter)

Advances in technology have made replacing car windshields a very technical process. Cars today have more cameras and other sensors in their windshield than in the past, which requires them to be recalibrated when being replaced. This adds an additional but crucial step, the proper replacement for these windshields is critical as they can cause issues with the function of a car's advanced driver assistance system. This bill would establish certain procedures and standards for glass repair, and calibration or re-calibration of advanced driver assistance systems to ensure the safety of drivers in New York. **(Chapter 659 of the Laws of 2025)**

Prohibits the Refusal to Accept Cash Payment (A.7929-A, Cruz)

Cashless facilities often create barriers for consumers who may be unbanked or underbanked and do not have access to digital funding. This bill is intended to ensure that all consumers, regardless of how they provide legal tender payment, can pay for the goods and services they seek. It would prohibit food store establishments and retail establishments from refusing to accept cash for payment. Exceptions are made for businesses to refuse to except bills over \$20, online or telephone purchases and for businesses that operate a cash converting device on the premises. **(Chapter 548 of the Laws of 2025)**

Unfair Deceptive and Abusive Acts and Practices (A.8427-A, Lasher)

This bill would provide much needed updates to New York's laws protecting consumers from deceptive conduct by expanding to additionally protect New Yorkers from unfair and abusive business practices. In the wake of the dismantling of the federal government agencies responsible for consumer protection, it is more important than ever to bolster consumer protections in New

York. This bill would reaffirm the Attorney General’s authority to enforce the law against businesses that victimize New Yorkers and ensure meaningful protection for an honest marketplace. **(Chapter 708 of the Laws of 2025)**

Requires Disclosure for Online Grocery Price Changes (A.1096-B, Magnarelli)

The use of third-party delivery services for groceries has increased exponentially in the last decade. Grocery stores are using these third-party delivery platforms to provide business to consumers to make groceries more easily accessible, but not necessarily more affordable. Consumers are not often aware that the prices being shown on third party delivery platforms are different than the price they would pay in store. This bill would require third party food delivery platforms to be more transparent with consumers by disclosing whether the online price is higher or lower than the in-store price. **(Veto Memo 26)**

Minimum Standard Policy for Automated License Plate Readers for Non-Law Enforcement Entities (A.563-A, Paulin)

Automated License Plate Reader (ALPR) technology has become an increasingly prevalent tool. However, the use of such technology can infringe on an individual’s inherent right to privacy. This bill would allow the Department of State to develop, maintain and disseminate a minimum standards policy governing the use of automatic license plate reader systems by non-law enforcement and non-government entities and require entities using this technology to publicly disclose the minimum standards policy it follows for such systems. **(Passed the Assembly)**

Requires a Serial Number for Bicycles Advertised for Sale or Resale (A.852-B, Paulin)

Current law prohibits the sale of any bicycle in New York that does not have an identifying serial number. As a result of an increase in bicycles being stolen during the pandemic, bicycle owners are able to register their bike’s serial numbers in national databases such as BikeIndex.org. This bill would require bicycles advertised for sale or resale in New York to have an identifying serial number and for such serial number to be posted in any advertisement for sale. This would also aid law enforcement in identifying stolen bicycles. **(Passed the Assembly)**

Prohibiting Motor Vehicle Manufacturers and Dealers from Charging Certain Subscription Fees After a Vehicle is Sold (A.1095, Magnarelli)

Recently, motor vehicle companies have started charging consumers subscription fees to access certain features on their vehicles that would function with or without additional fees. This bill would enhance transparency in pricing for consumers and establish clear rules for dealers or manufacturers to prevent exploitative practices as vehicles become more technologically advanced and restricts post-purchase fees as a future automotive business model. **(Veto memo 91)**

Prohibits the Sale of Xylazine Above a Certain Weight (A.1248-B, Tapia)

Xylazine is a drug typically used for sedation of horses, cattle and other livestock but has gained popularity recently being abused for recreational purposes, being categorized with other opioids such as cocaine, heroin, and fentanyl. This bill would prohibit the sale of xylazine in quantities of fifty grams or more to individuals under the age of twenty-one and prohibit sales without proof of intended use for scientific and institutional purposes. **(Passed the Assembly)**

Prohibits Unsolicited Telemarketing Calls During Certain Declared States of Emergency (A.1250, Paulin).

Chapter 680 of the laws of 2019 was enacted to prohibit telemarketing calls from being made to New Yorkers during a state of emergency declared by the Governor. However, many state of emergencies occur for reasons that have no relation to telemarketing calls and allowing these calls during such SOEs would not have any negative impacts. This bill would limit this prohibition to only state of emergencies where it is determined that unsolicited telemarketing calls would impair actions taken to limit, control, or mitigate the emergency. **(Passed the Assembly)**

Enacts the Consumer Protection and Automotive Transparency Act – Requiring Transparency in Automotive Labeling for materials in motor vehicles. (A.2093-C, Fall)

When purchasing motor vehicles consumers may be misled by the label telling them what materials are being used to make up the interior of their vehicle. This bill would require automotive manufacturers to label the materials used in the interior products in a way that is clearly visible and easily understandable by consumers and prohibit the use of marketing names that cause confusion and the use of terms such as "leather" or "tanned skin" in ads or when selling automobile interior products. **(Passed the Assembly)**

Addresses the Font Size on Mandatory Arbitration Clauses in Certain Contracts (A.2539, Dinowitz)

Consumers are sometimes presented with a contract to sign for a product or service that contains a mandatory and non-negotiable arbitration clause. Signing a contract with such a clause can remove the consumer's right to dispute a claim in a court of law and instead move any dispute with the business to an arbitration proceeding. In many cases these mandatory arbitration clauses are buried in the fine print of contracts and go unnoticed by the average consumer. By requiring that mandatory arbitration clauses in consumer contracts be printed in large font type, this bill would address this concern by increasing the chance that the consumer would see and recognize the importance of understanding this clause before signing. **(Passed the Assembly)**

Provides Electronic Notice Collateral Loan Brokers (A.3228, Lavine)

Current law requires a collateral loan broker that is going to sell a pledge to provide notice by regular mail. This bill would modernize the notice of intent to sell and notice of surplus process by permitting notice via electronic means. When tendering the pledge, the pledgor must give an email address and phone number for the purpose of receiving the notice of intent to sell and/or notice of surplus. This bill does not prevent customers from continuing to receive such notices by regular mail nor does it prevent opting in for electronic notices in the future. **(Passed the Assembly)**

Requires a Notice for Subscription Services Relating to Renewal and Cancellation of Service (A.3928-B, Bores).

Exploitative business practices regarding subscription services often lead to consumers incurring unwanted fees for subscriptions they no longer use or wish to maintain. These issues result in ongoing financial charges for services that consumers have either forgotten about, found challenging to cancel, or no longer wish to continue. This bill would require subscription service providers to provide clear and conspicuous notices to consumers when such service is due to be renewed, a change in price prior to renewal date, and how to cancel such service. **(Passed the Assembly)**

Requires a Protocol for Artificial Intelligence Companion Models (A.6767, Vanel).

As artificial intelligence develops there has been an increase in the use of artificial intelligence companion models. In addition to forming emotional attachments with companion models, instances have been cited where users have expressed to the companion models their desires to potentially harm to themselves and others. This bill would prohibit an operator from providing a companion model unless it contains protocols to address possible suicidal ideation or self-harm, potential physical and financial harm to others, and a notification that such model is not a human and is unable to feel human emotion. **(Passed the Assembly)**

III. COMMITTEE-RELATED ENACTMENT IN FY 2025-26 BUDGET

The Committee was involved in enacting the State's FY 2025-26 budget, which resulted in the following appropriations:

Within the Department of State, the enacted budget provides an All Funds State Operations total appropriation of \$6.2 million for the Consumer Protection Program, an increase of \$75,000, or 1.2% above FY 2024-2025 levels (State Operations bill; A.3000-D/S.3000-D).

The enacted budget also restored the \$2.0 million appropriation from the previous year (FY 2024-25) for The Public Utility Law Project (PULP), and provided an additional \$500,000, for a total of \$2.5 million for FY 2025-26.

Article VII's

The enacted budget included four parts in Article VII Transportation, Economic Development and Environmental Conservation (TED). Part U, Artificial Intelligence Companion Models. This act prohibits any operator of an AI system from providing an AI companion unless it has a protocol for detecting and addressing suicidal ideation or self-harm of a user and requires a notification be sent to a user of an AI companion that tells the user it is not communicating with a human. Part V, entitled Standardized Refund Policies to amend current law to hold online retailers to the same standards as retail mercantile establishments in regard to the disclosure of refund policies. Part W, entitled Click to Cancel requires businesses offering automatic renewal or continuous service offers to disclose the terms and conditions of such service or offer in a clear and conspicuous manner and allow consumers to cancel their service or offer through any mediums used to for a consumer to provide consent. Part X, entitled Disclosure of Algorithmically Set Prices requires businesses using personal data to set prices to notify consumers with a disclosure stating, "THIS PRICE WAS SET BY AN ALGORITHM USING YOUR PERSONAL DATA".

IV. 2025 PUBLIC HEARING

Data Privacy

On October 14th, the New York State Assembly Committees on Consumer Affairs and Protection and the Committee on Science and Technology held a public hearing to explore potential legislative and regulatory approaches to safeguarding consumer data and the personal data of individuals in New York State. The purpose of this hearing was to identify improvements to existing practices, examine gaps in current law, and consider comprehensive policy solutions that would strengthen privacy protections for New Yorkers.

The Committees heard vital testimony from the New York State Office of the Attorney General; consumer advocates including the New York Civil Liberties Union, the Surveillance Technology Oversight Project, and the Center for Democracy & Technology; industry representatives testifying included Tech: NYC, TechNet, the State Privacy and Security Coalition, and the Transparency Coalition. The Committees also received valuable insight from academic experts at the University at Buffalo's Department of Computer Science & Engineering and Cornell Tech in New York City. The diverse perspectives shared through testimony offered valuable insights to shape future legislative action and regulatory measures aimed at strengthening data privacy protections and prioritizing the rights of consumers in New York. The Committees will use testimony to guide the development of future legislative proposals and strengthen New York's framework for protecting consumer privacy in the digital age.

V. OUTLOOK AND GOALS FOR 2026

The 2026 Legislative Session promises to present many robust challenges to the Consumer Affairs and Protection Committee.

As demonstrated by the Committee's involvement in this year's hearing on the topic, safeguarding consumer protection and promoting transparency relating to data privacy and online safety has been and will continue to be an important focus of its efforts. Policymaking and oversight of the means of regulation and enforcement with the Office of the Attorney General will be important components of the Committee's efforts. Protecting consumers' data and privacy will continue to be a focus for the Committee going forward. As increasing numbers of companies continue to store, share, collect, and sell consumer data the Committee will work to protect consumers' data, and provide redress and protection to consumers and their personal data in instances of data or privacy breaches.

The Committee remains committed to protecting consumers from unlawful and predatory business practices and will continue to advance legislation that protects consumers' health, safety, and financial well-being while not unduly burdening businesses. Consumers deserve the peace of mind that their government is increasing protections from scams, requiring stringent health and safety standards for consumer products and services, and advocating for their best interests.

As in the past, the Committee will continue to address issues brought to its attention by legislators, the executive branch, state agencies, and all New Yorkers.

APPENDIX A

2025 SUMMARY SHEET

2025 SUMMARY SHEET

SUMMARY OF ACTION ON ALL BILLS
REFERRED TO THE COMMITTEE ON

Consumer Affairs & Protection

TOTAL NUMBER OF COMMITTEE MEETINGS HELD 7

ASSEMBLY SENATE TOTAL

BILLS BILLS BILLS

BILLS REPORTED FAVORABLE TO:

Codes	41	0	41
Judiciary	0	0	0
Ways and Means	0	0	0
Rules	7	0	7
Floor	2	0	2
TOTAL	50	0	50

COMMITTEE ACTION

Held For Consideration	1	0	1
Defeated	0	0	0
Enacting Clause Stricken	1	0	1
REMAINING IN COMMITTEE	188	18	206

BILLS REFERENCE CHANGED TO:

Corporations, Authorities & Commissions	1		
Governmental Employees	1		
Insurance	1		
Ways and Means	4		
TOTAL	7	0	7

DISTRIBUTION: Clerk of the Assembly (1), Program & Committee Staff Library (1), Committee File (1), Speaker's Counsel (1)

APPENDIX B
Chapter Laws of 2025

Chapter 13	Vanel (A.428)	Relates to online dating services.
Chapter 17	Rosenthal (A.434)	Relates to the termination of connected vehicle services upon request of a domestic violence victim.
Chapter 18	De Los Santos (A.440)	Relates to lithium-ion battery safety resources.
Chapter 19	Carroll R. (A.441)	Relates to the notice of cancellation requirements for automobile broker businesses.
Chapter 24	Eachus (A.751)	Requires limited use motorcycles to have a red tag attached to the charging chord.
Chapter 27	Bores (A.843)	Prohibit third-party restaurant reservation services from advertising, promoting or selling reservations for restaurants unless there is a written agreement between the restaurant and third-party reservation service.
Chapter 70	Zinerman (A.923)	Requires retailers of e-bikes, micro mobility devices, or mopeds powered by lithium-ion batteries to provide customers with an operating manual.
Chapter 78	Paulin (A.427)	Relates to the definition of medical debt.
Chapter 91	Sayegh (A.913)	Relates to when and how notification of a data breach is to be provided to the department of financial services.
Chapter 116	Solages (A.439)	Requires payment card networks to use certain merchant category-codes for firearm dealers.
Chapter 508	Hyndman (A.1797)	Relates to hair relaxer labeling
Chapter 514	Hyndman (A.4521)	Relates to the definition of “protected consumer”.
Chapter 540	Fall (A.4575)	Relates to false representation of affiliation or approval of state or local agencies as false advertising.
Chapter 548	Cruz (A.7929-A)	Relates to prohibiting food stores and retail establishments from refusing to accept payment in cash.
Chapter 617	Rosenthal (A.8887-B)	Relates to requiring advertisements to disclose the use of synthetic performer.
Chapter 629	Paulin (A.268)	Relates to prohibiting the sale of infant walkers in certain settings.
Chapter 634	Cruz (A5886-C)	Prohibits unfair residential real estate contracts.
Chapter 645	Magnarelli (A.804-C)	Relates to consumer litigation funding.
Chapter 655	Steck (A.5852-A)	Requires a warning label on kratom products.
Chapter 659	Hunter (A.6943-B)	Establishes standards for glass repair and calibration of advanced driver assistance systems.
Chapter 681	Dinowitz (A.1316)	Relates to the use of consumer credit history for certain employment purposes
Chapter 689	Rozic (A.5346)	Relates to warning labels on social media platforms for individuals under 18
Chapter 708	Lasher (A8427-A)	Relates to the ability of the attorney general to protect consumers from deceptive, unfair, and abusive business practices.
Chapter 710	Rosenthal (A.3038-B)	Establishes a right of action for claims arising out of coerced debt.

APPENDIX C

2025 BILLS THAT PASSED THE ASSEMBLY ONLY

A.563	Paulin	Requires consumer protection division to promulgate a policy governing use of automatic license plate reader systems by non-law enforcement entities; requires such non-law enforcement entities to post such policy on their website or in their place of business.
A.852-B	Paulin	Requires that no bicycle may be offered or advertised for resale unless it has an identifying serial number distinguishing it from other bicycles, permanently and visibly engraved or stamped on the bicycle; any bicycle being advertised for resale must have the last four digits of the identifying serial number
A.1248-B	Tapia	Prohibits the sale of xylazine.
A.1250	Paulin	Prohibits unsolicited telemarketing sales calls during certain declared states of emergency
A.2093-C	Fall	Prohibits the sale of xylazine.
A.2539	Dinowitz	Relates to requiring mandatory arbitration clauses in certain consumer contracts to be printed in large font type
A.3228	Lavine	Provides for electronic notice for collateral loan brokers
A.3928-B	Bores	Requires businesses that allow automatic renewals, continuous service offers, and automatic subscription renewals to provide notice regarding cancelling such renewals
A.6767	Vanel	Relates to artificial intelligence companion models

APPENDIX D

2025 BILLS REPORTED BY THE COMMITTEE **(but not passed by the Assembly)**

A.73-B	Solages	Relates to labeling requirements for gas stoves
A.974	Rozic	Enacts the New York Data Protection Act
A.2324	Epstein	Requires sports venues to permit individuals to bring reusable beverage containers into sports venues provided the venue may: require the container to be empty; and the venue may restrict the size of the container to holding no more than 24 fluid oz.
A.3058-A	Carroll R	Requires manufacturers of digital electronic equipment to provide retail sellers with a repair score that will be displayed to consumers at point of sale.
A.3318	Dinowitz	Requires private arbitration organizations involved in consumer arbitration cases to make certain information regarding the outcomes of consumer arbitration available to the public on its website.
A.3369-A	Dinowitz	Requires that in the event a consumer is required to sign a contract for consumer goods, services or employment containing a mandatory arbitration clause the representative must clearly disclose and explain what an arbitration clause is.
A.4628-A	Seawright	Requires certain motion picture theaters to provide scheduled showings of motion pictures with open motion picture captioning
A.4716-C	Kelles	Requires any new washing machine sold after 1/1/30 to contain a built in or in-line microfiber filtration system and require all washing machines to have a label regarding the filtration system.
A.4922	Levenberg	Relates to protections for private education loan borrowers and cosigners.
A.6549	Rozic	Establishes the New York children's online safety act which requires every operator of a social media platform to use commercially reasonable age verification methods to determine if users are a minor, if so, their communication settings will have some restrictions unless parental consent is obtained.
A.6765-A	Torres	Makes it a deceptive act or practice for any person to knowingly advertise, promote, display, or announce personalized algorithmic pricing using consumer data specific to a particular individual without a clear and conspicuous disclosure to the individual; prohibits price discrimination based on protected class data.
A.6862	Epstein	Requires a credit reporting agency to notify consumers when their consumer report has been requested.
A7912-B	Weprin	Prohibits the sale of children's products, mattresses and upholstered furniture containing fiberglass unless they contain a prominent label.

A.8594	Carroll P	Provides updates to Lemon Law by increasing the number of miles and the amount of time for which a car is covered under the Lemon Law warranty.
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APPENDIX E

2025 VETOED BILLS

A.1095	Magnarelli	Prohibits motor vehicle manufacturers and dealers from charging a subscription fee for certain functions of a motor vehicle after the vehicle is sold
A.1096-B	Magnarelli	Relates to pricing differences for online grocery delivery and online pick-up services.
A.2468	Dinowitz	Creates the state office of the utility consumer advocate