This initial draft privacy policy statement is the framework for the minimum consumer data privacy protections that are appropriate for the business of insurance to be applied to NAIC model #672 as revisions, if possible, or as a start for a new model, if necessary.

Our focus will be on the types of consumer protections the working group is discussing at this time in accordance with item 1.c. of the NAIC Member Adopted Strategy for Consumer Data Privacy Protections that was received recently from the Market Regulation and Consumer Affairs (D) Committee.

**TEMPLATE:**

**CONSUMER RIGHTS AND INSURER OBLIGATIONS**

- **TITLE OF CONSUMER RIGHT** {1-6 below}
- **DEFINITION**
- **EXAMPLES**
- **CONSUMER RISK / IMPACT**
- **CURRENT STATE AND FEDERAL LAWS / RULES THAT APPLY** (GLBA, HIPAA, 670, 672, IDSA-Insurance Data Security Model, etc.)
- **GAPS IN CURRENT STATE AND FEDERAL LAWS / RULES**
- **INSURER/LICENSEE IMPACT**
- **ACTIONS NECESSARY / INSURER OBLIGATIONS TO MINIMIZE CONSUMER ‘HARM’**

**RECOMMENDATIONS:** [Revise existing model(s) 670, 672, 688; draft new model]

1. the right to opt-out of data sharing
2. the right to opt-in of data sharing
3. the right to correct information
4. the right to delete information
5. the right of data portability
6. the right to restrict the use of data

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1. **TITLE OF CONSUMER RIGHT** {1 above}: The Right to Opt-Out of Data Sharing

- **DEFINITION:**
- **EXAMPLES**
- **CONSUMER RISK / IMPACT**
- **CURRENT STATE AND FEDERAL LAWS / RULES THAT APPLY (GLBA, HIPAA, 670, 672, IDSA-Insurance Data Security Model, etc.)**
- **GAPS IN CURRENT STATE AND FEDERAL LAWS / RULES**
- **INSURER/LICENSEE IMPACT**
- **ACTIONS NECESSARY / INSURER OBLIGATIONS TO MINIMIZE CONSUMER ‘HARM’**
- **RECOMMENDATIONS**
2. TITLE OF CONSUMER RIGHT {2 above}: The Right to Opt-In of Data Sharing

▪ DEFINITION:

▪ EXAMPLES

▪ CONSUMER RISK / IMPACT

▪ CURRENT STATE AND FEDERAL LAWS / RULES THAT APPLY (GLBA, HIPAA, 670, 672, IDSA-Insurance Data Security Model, etc.)

▪ GAPS IN CURRENT STATE AND FEDERAL LAWS / RULES

▪ INSURER/LICENSEE IMPACT

▪ ACTIONS NECESSARY / INSURER OBLIGATIONS TO MINIMIZE CONSUMER ‘HARM’

▪ RECOMMENDATIONS
3. **TITLE OF CONSUMER RIGHT** {3 above}: The Right to Correct Information

▪ **DEFINITION:**

▪ **EXAMPLES**

▪ **CONSUMER RISK / IMPACT**

▪ **CURRENT STATE AND FEDERAL LAWS / RULES THAT APPLY** (GLBA, HIPAA, 670, 672, IDSA-Insurance Data Security Model, etc.)

▪ **GAPS IN CURRENT STATE AND FEDERAL LAWS / RULES**

▪ **INSURER/LICENSEE IMPACT**

▪ **ACTIONS NECESSARY / INSURER OBLIGATIONS TO MINIMIZE CONSUMER ‘HARM’**

▪ **RECOMMENDATIONS**
4. TITLE OF CONSUMER RIGHT {4 above}: The Right to Delete Information

▪ DEFINITION:

▪ EXAMPLES

▪ CONSUMER RISK / IMPACT

▪ CURRENT STATE AND FEDERAL LAWS / RULES THAT APPLY (GLBA, HIPAA, 670, 672, IDSA-Insurance Data Security Model, etc.)

▪ GAPS IN CURRENT STATE AND FEDERAL LAWS / RULES

▪ INSURER/LICENSEE IMPACT

▪ ACTIONS NECESSARY / INSURER OBLIGATIONS TO MINIMIZE CONSUMER ‘HARM’

▪ RECOMMENDATIONS
5. **TITLE OF CONSUMER RIGHT** {5 above}: The Right of Data Portability

▪ **DEFINITION:**

▪ **EXAMPLES**

▪ **CONSUMER RISK / IMPACT**

▪ **CURRENT STATE AND FEDERAL LAWS / RULES THAT APPLY** (GLBA, HIPAA, 670, 672, IDSA-Insurance Data Security Model, etc.)

▪ **GAPS IN CURRENT STATE AND FEDERAL LAWS / RULES**

▪ **INSURER/LICENSEE IMPACT**

▪ **ACTIONS NECESSARY / INSURER OBLIGATIONS TO MINIMIZE CONSUMER ‘HARM’**

▪ **RECOMMENDATIONS**
6. TITLE OF CONSUMER RIGHT {6 above}: The Right to Restrict the Use of Data

▪ DEFINITION:

▪ EXAMPLES

▪ CONSUMER RISK / IMPACT

▪ CURRENT STATE AND FEDERAL LAWS / RULES THAT APPLY (GLBA, HIPAA, 670, 672, IDSA-Insurance Data Security Model, etc.)

▪ GAPS IN CURRENT STATE AND FEDERAL LAWS / RULES

▪ INSURER/LICENSEE IMPACT

▪ ACTIONS NECESSARY / INSURER OBLIGATIONS TO MINIMIZE CONSUMER ‘HARM’

▪ RECOMMENDATIONS

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