

NAIC Member Adopted Strategy for Consumer Data Privacy Protections

1. Charge the Market Regulation and Consumer Affairs (D) Committee with:
 - a. Summarizing consumer data privacy protections found in existing NAIC models – *Health Information Privacy Model Act (Model #55)*, *Insurance Information and Privacy Protection Model Act (Model #670)*, *Privacy of Consumer Financial and Health Information Regulation (Model #672)*.
 - b. Identifying notice requirements of states, the European Union’s General Data Protection Regulation (GDPR), and the California Consumer Privacy Act (CCPA) and how insurers may be subject to these requirements.
 - c. Identifying corresponding consumer rights that attach to notice requirements, such as the right to opt-out of data sharing, the right to correct or delete information, the right of data portability, and the right to restrict the use of data and how insurers may be subject to these requirements.
 - d. Setting forth a policy statement on the minimum consumer data privacy protections that are appropriate for the business of insurance.
 - e. Delivering report on items (a. – d.) above by NAIC fall national meeting.
2. Engage with state attorneys general (AGs), Congress, and federal regulatory agencies on state and federal data privacy laws to minimize preemption provisions and maximize state insurance regulatory authority.
3. Reappoint the Privacy Protections (D) Working Group to revise NAIC models, as necessary, to incorporate minimum consumer data privacy protections that are appropriate for the business of insurance. Complete by NAIC fall national meeting.