



March 5, 2025

Hon. Bob Lynn, Chair
House Judiciary Committee
LOB Room 206-208
Concord, NH

Re: HB 522 – An act relative to the expectation of privacy in personal information maintained by the state.

Dear Chair Lynn,

On behalf of the American Property Casualty Insurance Association (APCIA), a national trade association representing nearly 70 percent of the property/casualty insurance sold in the Granite State, we must respectfully express our **opposition to HB 522**, due to the potential conflicts with Chapter 5 of the Laws of 2024, which provides strong consumer privacy protections.

To be clear, consumer privacy and data security are priority issues for the insurance industry and insurers devote considerable resources to protect data, information systems, and consumer trust. As financial institutions, insurers are subject to the Gramm Leach Bliley Act (GLBA). The GLBA protects consumer financial privacy and limits the instances by which a consumer's nonpublic personal information can be disclosed to third parties. All 50 states and the District of Columbia have adopted insurance regulations implementing GLBA and/or have statutes consistent with and, in some instances, stricter than GLBA.

Chapter 5 of 2024 appropriately recognizes that financial institutions are subject to the privacy requirements under the GLBA and provides an exemption for such entities. Unfortunately, HB 522 does not contain such an exemption for entities subject to the GLBA.

Additionally, New Hampshire has adopted additional consumer data security protections in recent years specific to the insurance industry. This includes the Insurance Data Security Law (Chapter 309 of the Laws of 2019) as well as the "Privacy of Consumer Financial and Health Information Regulation" (N.H. Code Admin. R. Ins 3000.01 et seq.). Further, insurers are subject to financial and market regulation by the New Hampshire Department of Insurance. Our insurance regulators understand the unique business needs of the insurance industry and how privacy laws interact with those needs and consumer protection.

Building on another layer that is potentially in conflict with both the GLBA and the Insurance Data Security Law will only create unnecessary confusion. Additionally, to the best of our knowledge, we are not aware of any specific consumer concerns regarding insurance industry privacy practices. To put it simply, the current system is working.

The current privacy framework for insurers is built on a strong and robust framework that has evolved to meet consumer expectations. Thus, not only is HB 522 simply not necessary, but we are concerned that it could unintentionally conflict with the extensive regulation that is already in place for the insurance industry.

Thank you for the opportunity to share our thoughts and concerns on this issue. For the foregoing reasons, we respectfully request that the Committee finds HB 522 Inexpedient to Legislate.

Sincerely,

A handwritten signature in cursive script that reads "Alison Cooper".

Alison Cooper
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