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ACP Submits Comments on Proposed California Consumer Privacy Act Regulations

WASHINGTON— The Association of Claims Professionals (ACP), in a written response to the California Department of Justice's proposed regulations regarding the California Consumer Privacy Act (CCPA), outlined its concerns and offered suggestions for improving the proposed regulations to minimize consumer confusion and conflicts with other laws.

"While ACP members are strong proponents of individual privacy rights, we remain concerned that the unintended application of the CCPA and proposed regulations will create confusion among California consumers and could result in conflicting regulatory standards for our members and the broader California business community," said Tom Veale, President, TRISTAR Insurance Group. "Therefore, we have recommended that the proposed regulations be improved to provide consistency and clarity to the CCPA."

ACP's submission notes that, while the CCPA does not apply in cases where it restricts a business's ability to comply with federal, state or local laws, the proposed regulations, as currently drafted, could be misconstrued to undercut this foundational principle. Revisions are also needed to clarify issues in responding to verified consumer requests. Furthermore, ACP's submission calls for the regulations to be modified to better account for the interplay between businesses and service providers and reduce confusion about the ability of providers to share information between claimants and carriers, including who qualifies as a "Service Provider" and what their responsibilities are under the Act.

"ACP companies respond every day to individuals and businesses who suffer a loss such as a workplace injury, property or casualty damage or liability, and as a result are involved in the sharing of important information necessary to facilitate effective and efficient claims management," Veale continued. "It is therefore important that the CCPA be implemented in a way that neither creates additional barriers for adjusters nor double-regulates an industry that is already subject to an extensive patchwork of laws and regulations meant to protect consumer privacy."

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About Association of Claims Professionals (ACP)

The Association represents the interests of independent claims professionals. Since its inception in 2002, the Association has promoted adjuster licensing uniformity and reciprocity to enhance quality and ensure prompt and

equitable reimbursement of claims. In 2016, the Association updated its name to the Association of Claims Professionals and repositioned itself to embrace the forward-looking vision of its member companies. ACP's vision for the future is a claims management industry viewed as a trusted advisor and business partner by its customers and as a helpful and caring frontline responder by claimants. ACP companies are committed to providing career opportunities to attract the next generation of claims professionals. Learn more at claimsprofession.org.