

Kate Kiernan

Vice President & Deputy, Policy Development

September 22, 2020

The Honorable Roger F. Wicker
U.S. Senate Committee on Commerce,
Science, and Transportation
555 Dirksen Senate Office Building
Washington, DC 20510

Re: ACLI Comments on the SAFE DATA Act

Dear Chairman Wicker:

Thank you for the opportunity to comment on the Setting an American Framework to Ensure Data Access, Transparency, and Accountability (SAFE DATA) Act that you introduced last week. While we understand that other issues, including the ongoing pandemic, have required more immediate attention in the 116th Congress, we want to thank you for the tremendous amount of time and effort you have spent on this important issue.

As we stated in our May 14, 2020 comment letter on the Senate Commerce Discussion Staff Draft, ACLI and our members support Congress acting with expediency to pass workable privacy legislation that protects consumers and provides clarity to companies doing business nationwide. We wholeheartedly agree with you that the United States must establish a national standard. The United States cannot continue to be left behind while other countries, and now individual states, take up the mantle of privacy protection. A patchwork of 50 state laws on privacy will not provide protection or peace of mind to consumers and will have a significant detrimental impact on commerce. What we need is one uniform law that provides clear and concise notice about the collection, use and disclosure of personal information, and provides consumers the reasonable ability to have control over their information.

To reiterate our May letter, we want to partner with you in this endeavor. The insurance industry is proud of its longstanding role as a conscientious and responsible guardian of customers' vulnerable personal information. Our industry has appropriately managed consumers' confidential medical and financial information for decades. We are dedicated to maintaining our historic pro-

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The American Council of Life Insurers (ACLI) is the leading trade association driving public policy and advocacy on behalf of the life insurance industry. 90 million American families rely on the life insurance industry for financial protection and retirement security. ACLI's member companies are dedicated to protecting consumers' financial wellbeing through life insurance, annuities, retirement plans, long-term care insurance, disability income insurance, reinsurance, and dental, vision and other supplemental benefits. ACLI's 280 member companies represent 94 percent of industry assets in the United States.

consumer position on privacy while adapting and aligning with changing dynamics around data collection and usage. The insurance industry remains strongly committed to the proper use and protection of our customers' personal information.

The SAFE DATA Act is a very good start for a federal privacy framework that balances consumer protections with business needs. The deliberative drafting, including the much-appreciated concise definitions, provides necessary clarity to both businesses and consumers. The bill is also clear in providing preemption from state laws. We applaud these aspects of the proposal.

As stated above and in our earlier comments, we support unequivocal federal preemptive privacy legislation that provides understandable notice to consumers about the collection, use and disclosure of personal information. We further support the reasonable ability for consumers to have control over their information. And we continue to support the valuable advancement in the use of technology through automated analytics and other innovative processes that are beneficial to consumers.

Thank you very much for your consideration of our observations. We look forward to assisting you and your staff in the establishment of a single national data privacy standard for consumers. We hope that you continue to consider us a resource in this effort.

Sincerely,

A handwritten signature in cursive script that reads "Kate Kiernan".

Kate Kiernan