

rights to access, delete, correct, and report their data, as well as opt-out rights for targeted advertising and profiling.

Stauss discussed the concept of universal opt-out mechanisms in privacy law, which allows individuals to easily opt out of targeted advertising cookies on websites. He said these laws mention the development of a protocol called the global privacy control signal test, which sends a signal to websites indicating that the user has opted out of targeted advertising cookies.

Stauss highlighted the emergence of employee data regulations in states such as California and Colorado, indicating that more states may follow suit in applying privacy rights to employee data. He discussed a draft bill that has not yet been introduced and said that it is uncertain whether this bill will be passed. He said there are other bills related to children's privacy and online safety that are also being considered.

3. Discussed Other Matters

Kristin Abbott (American Property Casualty Insurance Association—APCIA) said she would like to introduce a model approach to the Working Group that was drafted by a coalition of industry trade associations over the past two years using the Privacy of Consumer Financial and Health Information Regulation (#672) as a framework. The coalition believes the approach contains key concerns that the Working Group and other stakeholders have. Cate Paolino (National Association of Mutual Insurance Companies—NAMIC) said this draft focuses on key concepts, including data minimization, consumer access and deletion of data, and limited exemptions for companies with less than 35,000 customers.

Chris Petersen (Arbor Strategies) said the coalition of health carriers that he represents also participated in producing the industry model draft. He asked for it to include a safe harbor for the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) and asked the Working Group to look at adverse consequences. He said every state has passed some type of privacy law, and Model #672 already had many core privacy principles in it, so they built upon that foundation.

Weyhenmeyer said that following this meeting, the industry draft would be distributed to Working Group members, interested regulators, and interested parties (including consumer representatives) and would be posted to the Working Group's public web page. She said a new core privacy issues quick look tool would also be posted for public review. Weyhenmeyer said a notice would be sent following the call announcing a two-week comment period that would S r k c o m