



**Proposed Privacy Principles  
for the  
NAIC Privacy Protections (H) Working Group**

**NAIC Consumer Representatives**

Harry Ting, PhD, Healthcare Consumer Advocate

# Our Privacy Principles

Centered on Licensee obligations

Not Model Law wording

Not intended to restrict ability to prevent criminal activity, fraud, material misrepresentation or nondisclosure or limit

personal information

# Privacy Principles

1. *You have the primary responsibility to protect the consumer nonpublic personal information (NPI) you collect.*
2. *Only ask the consumer for NPI needed to fulfill the consumer's business with you or to fulfill legal obligations.*

# Privacy Principles

3. *Only collect nonpublic personal information*

Privacy Principles

