

April 10, 2026

Alaska House Judiciary Committee
The Honorable Andrew Gray, Chairman
Alaska State Legislature
State Capitol - 120 Fourth Street
Juneau, AK 99801

RE: H.B. 367 – Consumer Data Privacy – Request for Fraud-Fighting Entity Exemption

Dear Chairman Gray and Members of the Committee:

The National Insurance Crime Bureau (NICB) is a national, century-old, not-for-profit organization supported by more than 1,200 property and casualty insurers, including many who write business in Alaska. Working hand-in-hand with our members, strategic partners, and Alaska state and local law enforcement, we help to detect, prevent, and deter insurance fraud and related crimes, which cause billions in economic harm to consumers every year.

While NICB takes no position on the necessity for or specific contours of a comprehensive data privacy law, we respectfully request that H.B. 367 wholly exempt NICB from the law’s application, **consistent with** NICB’s entity-level exemption from consumer data privacy laws already enacted in **nineteen states**¹ and as contemplated within the most recent bipartisan, federal data privacy proposal.² Doing so will best ensure that NICB can continue to facilitate vital, fraud-fighting information exchanges between insurers, regulators, and Alaska law enforcement.

While the below provides initial background for our request, we would welcome the opportunity to meet with you and/or your staff to further discuss the importance and pro-consumer benefits of exempting NICB from the legislation.

Alaska’s Insurance Fraud Reporting Requirements—And Immunity for Reporting through NICB

Recognizing the adverse and costly impact of insurance crime on the citizens of Alaska, the State Legislature enacted [Alaska Stat. § 21.36.360](#) which requires an insurer to report suspected fraud to the Director of the Division of Insurance (DOI). Further, the State Legislature provided civil immunity for any person or entity that reports such suspected fraud to NICB, which then relays that information to the DOI. See [Alaska Statutes § 21.36.365](#) (providing immunity for reports to “an organization established to detect and prevent fraudulent insurance acts”). In short, Alaska law—consistent with nearly all 49 other states—currently entrusts NICB with receiving and managing information that is critical to combating crime and fraud.

¹ Connecticut, Delaware, Florida, Indiana, Iowa, Kentucky, Maryland, Minnesota, Montana, Nebraska, New Hampshire, New Jersey, Oklahoma, Oregon, Rhode Island, Tennessee, Texas, Utah, and Virginia.

² See Sec. 101, Para. (13)(C)(vi), *American Privacy Rights Act of 2024* (H.R. 8818, 118th Congress).

Impact of H.B. 367 on NICB's Role in Insurance Fraud Reporting

As a facilitator of vital information exchanges between insurers and law enforcement, NICB's role and mission could be inadvertently impeded under the current language of H.B. 367. For instance, NICB could face burdensome compliance obligations that would strain our limited non-profit resources and impede our fraud-fighting mission.

More importantly, however, under the otherwise well-intentioned provisions of the bill, NICB could face, for example, requests for review and/or deletion of information—the exposure (or loss) of which could undermine NICB's ability to identify sophisticated fraud rings or inhibit ongoing or anticipated criminal investigations for which NICB is providing direct support *at no cost* to Alaska law enforcement. It is for these reasons, among others, that nineteen states already exempt NICB from their enacted consumer data privacy laws.

Accordingly, NICB respectfully proposes that the following language be adopted within H.B. 367. Under "Exemptions" at Page 15, Line 7, insert:

(7) the National Insurance Crime Bureau, or its successor organization;

Alternatively: *(7) an organization referenced in AS 21.36.365(a)(2);*

We thank you for considering our request and encourage you to utilize NICB as a resource and partner in the fight against insurance crime. We stand ready to provide any additional information. Please contact me at mariansmith@nicb.org or 847-927-1468.

Sincerely,

Marian Smith

Marian Smith
Director, Office of Strategy, Policy, and Government Affairs
National Insurance Crime Bureau