

The Honorable Robert E. Craven, Sr., Chair  
House Committee on Judiciary  
Rhode Island General Assembly

June 5, 2025

Re: H. 6346 – Relating to the Identity Theft Act of 2015

Dear Representative Craven and Distinguished Committee Members:

Thank you for the opportunity to comment on H. 6346. ACLI opposes the changes to 11-49.3-2(b), which would require a person who discloses personally identifiable information about a Rhode Island resident to a nonaffiliated third party to require by written contract that the third party **and any sub-contracted party** implement and maintain reasonable security procedures and practices. This requirement is unworkable and potentially unconstitutional.

A contract is a legally binding agreement between two parties that creates mutual obligations. Person A would have mutual obligations with Person B – a nonaffiliated third party with whom they contract. However, if Person B sub-contracts directly with Person C, there would be no privity of contract between Persons A and C. Those parties would have no mutual obligations to each other and therefore Person A would have no means to require that Person C implement and maintain reasonable security procedures and practices.

If it is the Committee's intent to obligate a person to include language in future contracts with third parties that requires the third parties to use their best efforts to require their sub-contractors to implement and maintain reasonable security procedures and practices, then we respectfully request that language in the bill be revised for clarity.

Thank you for considering our comments. Please contact me with any questions you may have.

Sincerely,



Jill Rickard  
American Council of Life Insurers  
Regional Vice President—State Relations  
jillrickard@acli.com

**American Council of Life Insurers** | 101 Constitution Ave, NW, Suite 700 | Washington, DC 20001-2133

---

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.