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KING COUNTY
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CASE #: 26-2-35496-1 SEA

**STATE OF WASHINGTON
KING COUNTY SUPERIOR COURT**

STATE OF WASHINGTON,

Plaintiff,

v.

GENERAL MOTORS LLC, a limited
liability company; GENERAL MOTORS
HOLDINGS LLC, a limited liability
company; and ONSTAR, LLC, a limited
liability company,

Defendants.

NO.

COMPLAINT FOR INJUNCTIVE
AND OTHER RELIEF

I. INTRODUCTION

1.1 Plaintiff, the State of Washington, by and through its attorneys Nicholas W. Brown, Attorney General, and Kathleen Box, Andrea Alegrett, and Bret Finkelstein, Assistant Attorneys General, brings this action for injunctive and other relief against Defendants General Motors LLC, a limited liability company, General Motors Holdings LLC, a limited liability company, and OnStar, LLC, a limited liability company (collectively, “Defendants” or “GM”), for violations of the Consumer Protection Act (CPA).

II. JURISDICTION AND VENUE

2.1 The Attorney General files this Complaint to enforce Washington’s Consumer Protection Act, RCW 19.86 (CPA). This Court has jurisdiction under the CPA, as well as RCW 2.08.010 and RCW 7.24.010.

2.2 Defendants engaged in the conduct set forth in this Complaint in King County and elsewhere in the State of Washington.

2.3 Venue is proper in King County pursuant to RCW 4.12.020 and RCW 4.12.025, and Civil Rule 82 because at all relevant times, Defendants were engaged in trade and commerce affecting consumers in Washington insofar as Defendants advertised and distributed vehicles in Washington. Defendants were also in possession of the personal information and consumer driving data of Washington residents.

III. PARTIES

3.1 The Plaintiff is the Washington State Attorney General's Office, Consumer Protection Division. The Attorney General is authorized to commence this action pursuant to RCW 19.86.080 and RCW 19.86.140. The Washington State Attorney General's Office created the Consumer Protection Division to detect, investigate, and prosecute any act prohibited or declared to be unlawful under the Washington Consumer Protection Act.

3.2 Defendant General Motors LLC is a Delaware limited liability company with its principal office or place of business at 300 Renaissance Center, Suite L1, Detroit, Michigan 48243. General Motors LLC is a wholly owned subsidiary of General Motors Company, a Delaware corporation.

3.3 Defendant General Motors Holdings LLC is a Delaware limited liability company with its principal office or place of business at 300 Renaissance Center, Suite L1, Detroit, Michigan 48243. General Motors Holdings LLC is a wholly owned subsidiary of General Motors Company, a Delaware corporation.

3.4 Defendant OnStar, LLC (“OnStar”) is a Delaware limited liability company with its principal office or place of business at 400 Renaissance Center, Detroit, Michigan 48243. OnStar, LLC is a wholly owned subsidiary of General Motors Company, a Delaware corporation.

IV. FACTS

A. GM's OnStar and Smart Driver Services

4.1 GM is a multinational U.S. based automobile company that manufactures and sells Chevrolet, GMC, Cadillac, and Buick vehicles (collectively, "GM-branded vehicles"), to GM-authorized dealerships in Washington. GM offers connected products and services for its GM-branded vehicles under the OnStar brand. OnStar is billed as an in-vehicle entertainment and safety feature, with options like "automatic crash response," "roadside assistance," "remote access," and "in-vehicle apps," to list a few.

4.2 In 2015, GM released "Smart Driver" as part of the OnStar service. GM promoted Smart Driver as a tool to help consumers drive more safely by providing information about their driving behavior. Through Smart Driver, Defendants collected huge volumes of consumer driver behavior information, such as hard braking, hard acceleration, hard cornering, crossing of a designated high-speed threshold, seat belt usage, or late-night driving, and trip time and duration for such events ("Covered Driver Data").

4.3 Through OnStar, GM also collected precise geolocation data linked to identifiable personal information, including name, address, and Vehicle Identification Number ("VIN"). This precise geolocation data consisted of latitude and longitude along with elevation, heading, current speed, a date and timestamp, and a trip identifier that could be used to tie multiple transmissions together to identify the entire route of a specific trip taken by a single vehicle. GM collected precise geolocation data every three seconds from ignition on to ignition off.

4.4 In 2015, GM started selling OnStar and Smart Driver data to a third party, Verisk Analytics ("Verisk") and in 2019 entered into a similar contract with Lexis Nexis Risk Solutions, Inc. ("Lexis"). Pursuant to these contracts, GM provided Lexis with precise geolocation data, while Verisk's contract expressly barred GM from providing such location data. Verisk and

1 Lexis used the data to compile consumer reports and driver-ratings that it sold to insurance
2 companies. Some insurance companies then used this information in part to set insurance rates.

3 4.5 Through Smart Driver, customers could choose to enroll separately in an
4 Insurance Discount Eligibility program that allowed GM to share anonymous driving data with
5 participating insurance companies to see if they qualified for a discount. If a discount was
6 available, drivers could then decide whether to share their personal information to claim it. Yet,
7 GM sold identifiable driving data for *all* customers enrolled in Smart Driver, regardless of their
8 participation in the Insurance Discount Eligibility Program. Ultimately, GM made over \$20
9 million nationwide in connection with these data sales.

10 4.6 On March 11, 2024, the New York Times reported that GM was sharing
11 consumer driver behavior data with insurance companies.¹ The article noted consumers were
12 unaware that their driving data was being used to set insurance rates and that many consumers
13 saw their rates unexpectedly increase. On April 23, 2024, the New York Times reported that
14 some GM customers were enrolled in Smart Driver despite their GM-vehicle related app
15 indicating they were not enrolled.² In April 2024, GM announced that it was discontinuing the
16 Smart Driver program “based on customer feedback.”

17 **B. GM Failed to Disclose It Sold Smart Driver Data to Third Parties for Insurance**
18 **Purposes**

19 4.7 GM represented to consumers that Smart Driver collected data for the customer’s
20 own assessment of their driving habits. GM marketed Smart Driver as a way for consumers to
21 “level up [their] driving skills” by “encourag[ing] better driving habits [and] offering tips that
22

23 ¹ Kashmir Hill, *Automakers Are Sharing Consumer Driving Behavior With Insurance Companies*, N.Y.
24 Times (Mar. 11, 2024), <https://www.nytimes.com/2024/03/11/technology/carmakers-driver-tracking-insurance.html>.

25 ² Kashmir Hill, *How G.M Tricked Millions of Drivers Into Being Spied On (Including Me)*, N.Y. Times
26 (Apr. 23, 2024), <https://www.nytimes.com/2024/04/23/technology/general-motors-spying-driver-data-consent.html>.

1 [could] help sharpen driving skills.” However, GM failed to disclose that it sold consumers’
2 driving information to third parties.

3 4.8 A vast majority of Smart Driver enrollments occurred before the consumer left
4 the dealerships. The OnStar enrollment process consisted of a consumer viewing a series of
5 screens before indicating “I accept” or “I decline” by selecting labeled radio buttons on the
6 screens. The first screen requested that the consumer review the terms and conditions for
7 connected vehicle services and the GM Privacy Statement. This privacy statement told
8 consumers that their information might be shared for things such as research and development
9 or services maintenance. The only reference to sharing for insurance purposes indicated that
10 additional user consent or authorization would be collected before driver information was shared
11 for any usage-based insurance program:

12 With business partners, such as SiriusXM, in connection with their
13 products and services; research institutes, for research and
14 development purposes (*for example, improving highway safety*);
15 dealers, fleet or rental companies, for service maintenance of your
16 vehicle. We may also share data with third parties for marketing
17 activities (with necessary consents) or where you have elected to
18 receive a service from them and/or authorized them to request data
19 from GM (*for example, financial organizations who offer financing*
20 *for the purchase or lease of GM vehicles or usage based insurance*
21 *providers*) (emphasis in original).

19 4.9 Upon acceptance of GM’s Privacy Statement, consumers were presented with a
20 second screen that requested the consumer to “one-click” enroll in the OnStar Smart Driver
21 feature and the third screen offered a summary of the enrollment process. The Smart Driver
22 consent screens told consumers the program provides “insights on your driving behavior and can
23 help you recognize driving improvement opportunities” and that “[y]ou’ll earn achievements,
24 get valuable feedback with each trip, and access your driving data.” GM said that it would use
25 the information collected about “where and how you operate your vehicle.”
26

1 4.10 If the consumer attempted to decline the OnStar Terms, the screen displayed a
2 message warning that declining “will result in deactivation of all services, including Automatic
3 Crash Response, Emergency Services, and Vehicle Diagnostics.”

4 4.11 Nowhere in the enrollment process did GM disclose to consumers that GM would
5 sell their data to third parties who would then sell it to insurance companies. Further, GM’s
6 practices contradicted its representations regarding its Insurance Discount Eligibility program,
7 where GM stated that it would only share *anonymous* driving data with insurance companies. In
8 reality, GM sold the identifiable driving data of *all* Smart Driver participants to Verisk and Lexis
9 for the purpose of repackaging and selling to insurance companies.

10 4.12 Other customers were automatically enrolled in Smart Driver due to a technical
11 glitch. GM’s applications incorrectly informed over 370,000 consumers that they were not
12 enrolled in Smart Driver despite GM collecting and selling their driver data to third parties. GM
13 discovered the glitch following the April 2024 New York Times article. GM never notified
14 affected consumers of the error. Instead, GM quietly unenrolled those consumers from Smart
15 Driver without telling them that GM had collected and sold their driving data to third parties,
16 potentially impacting their insurance rates.

17 **C. GM Failed to Disclose It Collected and Sold Precise Geolocation Data Obtained**
18 **from Some OnStar Enabled Vehicles to Third Parties**

19 4.13 Starting in 2018, GM collected precise geolocation data from millions of vehicles
20 through a particular task that collected and transmitted precise geolocation data every three
21 seconds, starting from ignition on, to GM’s storage systems. This precise geolocation data
22 consisted of latitude and longitude, along with elevation, heading, current speed, a date and time
23 stamp, and a trip identifier that could be used to tie multiple transmissions together to identify
24 the entire route of a specific trip taken by a single vehicle.

1 4.14 In 2019, this task also collected a persistent vehicle identifier, which linked the
2 precise geolocation data to a particular VIN, and could be used to associate a single vehicle to
3 multiple trips.

4 4.15 In 2018, GM entered into a contract to license the precise geolocation data to
5 Wejo Ltd. (“Wejo”), a United Kingdom-based connected car data company. This agreement
6 continued until Wejo filed for bankruptcy.

7 4.16 Wejo’s assets were sold to Jacobs Engineering Group, Inc. (“Jacobs”), a Texas-
8 based consulting company, on January 3, 2024. That same day, Jacobs entered into an agreement
9 with GM to license the precise geolocation data and persistent identifier.

10 4.17 GM allowed Wejo, and later Jacobs, to license the data obtained by GM to other
11 entities, with GM’s approval, called “egress licensees.” Indeed, under the terms of the contracts
12 with third parties, GM knew and approved each egress licensee to whom Wejo and Jacobs had
13 licensed the data. However, GM did not disclose information about specific egress licensees to
14 consumers.

15 4.18 Moreover, the OnStar Terms and GM’s Privacy Statement did not inform
16 consumers that their precise geolocation data would be sold to third parties, licensed to other
17 entities with whom the third parties had their own relationships, and used for the specific
18 purposes carried out by Wejo and Jacobs. Additionally, consumers were never informed whether
19 their GM-branded vehicles were among the vehicles from which GM collected and sent precise
20 geolocation data to Wejo or Jacobs.

21 **D. GM Incentivized GM-Branded Dealerships to Enroll Consumers in OnStar and**
22 **Smart Driver**

23 4.19 To maximize the number of consumers enrolled, GM heavily incentivized GM-
24 branded dealerships to enroll consumers in OnStar and Smart Driver during the vehicle purchase
25 process. GM offered incentive payments to dealership personnel if: (1) the consumer enrolled at
26 the dealership at the time of sale; (2) the consumer accepted the OnStar terms and conditions;

1 and (3) the consumer opted in to Smart Driver. GM representatives pushed dealerships to
2 increase their OnStar enrollment numbers. GM's incentives resulted in extraordinarily high
3 volumes of consumers being enrolled in OnStar and Smart Driver at the dealerships. In many
4 cases, dealership employees allegedly accepted terms and conditions on behalf of customers
5 without their consent.

6 4.20 GM failed to implement policies and procedures to ensure that consumers
7 reviewed or understood data sharing practices for OnStar or Smart Driver when signing up at
8 GM-branded dealerships. Furthermore, GM failed to provide dealerships with training materials
9 explaining how these programs worked, including what data was collected and for what purpose,
10 or how to obtain consumers' informed consent.

11 **V. CAUSE OF ACTION**
12 **(Unfair or Deceptive Conduct in Violation of**
13 **the Consumer Protection Act, RCW 19.86)**

14 5.1 Plaintiff realleges and incorporates Paragraphs 1 through 4.20 as if fully set forth
15 herein.

16 5.2 The Attorney General may obtain injunctive relief, as well as monetary relief,
17 including restitution, disgorgement, civil penalties, and recovery of costs and fees for violations
18 of the CPA. RCW 19.86.080, .140.

19 5.3 The CPA prohibits "unfair methods of competition and unfair or deceptive acts
20 or practices in the conduct of any trade or commerce." RCW 19.86.020.

21 5.4 GM has engaged in unfair or deceptive acts or practices by:

- 22 a. Failing to obtain affirmative informed consent from consumers during
23 enrollment in OnStar and Smart Driver prior to collecting and selling data
24 to third parties;
25 b. Deceiving consumers by telling them they would have to affirmatively
26 opt in to an insurance discount program when in fact GM sold consumer
data to third parties for insurance purposes for all Smart Driver accounts;

- c. Failing to disclose to consumers that enrollment in Smart Driver may affect insurance rates;
- d. Failing to disclose to consumers that GM collected and sold precise geolocation data to third parties that licensed that data to other entities;
- e. Misrepresenting its data collection and sharing practices with consumers through its enrollment process and GM applications;
- f. Failing to adequately train and supervise dealership personnel to ensure consumers gave informed consent to enroll in OnStar and Smart Driver.

5.5 GM's acts or practices occurred and are occurring in trade or commerce under the CPA and any commerce directly or indirectly affecting the people of the state of Washington.

5.6 GM's practices demonstrate a pattern of conduct committed in the course of its business and of which there is a real and substantial potential for repetition, impacting the public interest.

VI. REQUEST FOR RELIEF

Wherefore, the State of Washington, requests the following relief:

6.1 That the Court adjudge and decree that the Defendants have engaged in the conduct complained of herein.

6.2 That the Court adjudge and decree that the conduct complained of constitutes unfair or deceptive acts or practices and is unlawful in violation of the CPA.

6.3 That the Court issue a permanent injunction pursuant to the CPA, enjoining and restraining Defendants and their representatives, successors, assigns, offices, agents, servants, employees, and all other persons acting or claiming to act for, on behalf of, or in concert or participation with Defendants, from continuing or resuming the unlawful conduct complained of herein.

6.4 That the Court assess civil penalties, pursuant to the CPA, against Defendants for each and every violation of the CPA caused by the conduct complained of herein.

1 6.5 That the Court, as an equitable remedy, disgorge Defendants of money or property
2 acquired by Defendants as a result of the conduct and violations complained of herein.

3 6.6 That the Court make such orders pursuant to the CPA as it deems appropriate to
4 provide for restitution to consumers of money or property unlawfully acquired by Defendants as a
5 result of the conduct complained of herein.

6 6.7 That the Court make such orders pursuant to the CPA to provide that the Plaintiff,
7 State of Washington, have and recover from Defendants the costs of this action, including
8 reasonable attorneys' fees.

9 6.8 That the Court award prejudgment interest in accordance with the CPA.

10 6.9 For such other relief as the Court may deem just and proper.

11 DATED this 29th day of October, 2026.

12
13 NICHOLAS W. BROWN
14 Attorney General

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6 **STATE OF WASHINGTON**
7 **KING COUNTY SUPERIOR COURT**

8 STATE OF WASHINGTON,

9 Plaintiff,

10 v.

11 GENERAL MOTORS LLC, a limited liability
12 company; GENERAL MOTORS HOLDINGS
13 LLC, a limited liability company; and
14 ONSTAR, LLC, a limited liability company,

15 Defendants.

NO. 26-2-35496-1 SEA

CONSENT DECREE

16 Plaintiff, the State of Washington (the “State” or the “Plaintiff”), appearing through its
17 attorneys Nicholas W. Brown, Attorney General, and Kathleen Box, Andrea Alegrett, and Bret
18 Finkelstein, Assistant Attorneys General, and Defendants General Motors LLC, General
19 Motors Holdings LLC, and OnStar, LLC (collectively “GM” or “Defendants,” and together
20 with the State or Plaintiff, the “Parties”), have agreed to the stipulations and terms of this
21 Consent Decree (“Judgment”) without admission of any facts or liability as alleged in the
22 Complaint, and with all Parties having waived their right to appeal.¹

23 This Judgment resolves the Plaintiff’s investigation of Defendants’ data collection and

24 ¹ Defendants are simultaneously entering into similar judgments with the Attorneys General or
25 appropriate representatives of the states of Alabama, Alaska, Arizona, Colorado, Connecticut, Delaware, Florida,
26 Hawaii, Idaho, Illinois, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi,
Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon,
Pennsylvania, South Carolina, South Dakota, Utah, Vermont, Virginia, Washington, Wisconsin, and the District
of Columbia (collectively, “Attorneys General”).

1 sharing practices described in the Complaint regarding Defendants' compliance with the
2 State's unfair or deceptive acts and practices law ("**Consumer Protection Law**"). The Parties
3 stipulate that the Court may enter this Judgment.

4 **I. PARTIES AND JURISDICTION**

5 1. Plaintiff in this case is the Washington State Attorney General's Office,
6 Consumer Protection Division. Plaintiff is charged with enforcement of the Consumer Protection
7 Law pursuant to RCW 19.86.080.

8 2. Defendant General Motors LLC is a Delaware limited liability company with its
9 principal office or place of business at 300 Renaissance Center, Suite L1, Detroit, Michigan
10 48243. General Motors LLC is a wholly owned subsidiary of General Motors Company, a
11 Delaware corporation.

12 3. Defendant General Motors Holdings LLC is a Delaware limited liability company
13 with its principal office or place of business at 300 Renaissance Center, Suite L1, Detroit,
14 Michigan 48243. General Motors Holdings LLC is a wholly owned subsidiary of General Motors
15 Company, a Delaware corporation.

16 4. Defendant OnStar, LLC is a Delaware limited liability company with its principal
17 office or place of business at 400 Renaissance Center, Detroit, Michigan 48243. OnStar, LLC is
18 a wholly owned subsidiary of General Motors Company, a Delaware corporation.

19 5. At all relevant times, Defendants were engaged in trade and commerce affecting
20 consumers in Washington insofar as Defendants manufactured, advertised, and distributed
21 Vehicles in Washington, including Vehicles under the Chevrolet, GMC, Cadillac, and Buick
22 brands to General Motors-authorized dealerships that were then sold to consumers. Defendants
23 were also in possession of the Covered Driver Data of Washington residents.

24 6. The Court has jurisdiction over the subject matter of this action and jurisdiction
25 over the Parties for the purpose of entering and enforcing this Judgment, and venue is proper in
26 this Court under the Consumer Protection Law, as well as RCW 2.08.010 and RCW 7.24.010.

II. DEFINITIONS

For the purposes of this Judgment, the following definitions shall apply:

7. “**Affiliate**” means a U.S. entity that is controlled, directly or indirectly, by the Defendants.

8. “**Affirmative Express Consent**” means a clear affirmative act signifying a **Consumer’s** freely given, specific, informed and unambiguous agreement to allow the processing of **Covered Driver Data** relating to the **Consumer**, following a **Clear and Conspicuous** disclosure to the individual. For purposes of obtaining **Affirmative Express Consent**, a clear affirmative action means a **Consumer’s** consent is communicated through either (a) deliberate and clear conduct, or (b) a statement that clearly indicates their acceptance of the proposed processing of their **Covered Driver Data**.

The following do not constitute **Affirmative Express Consent**:

- a. Inferring consent from the hovering over, muting, pausing, or closing of a given piece of content by the **Consumer**;
- b. Acceptance of general or broad terms of use or a similar document that contains descriptions of **Covered Driver Data** processing along with other, unrelated information;
- c. Obtaining consent through a user interface that has the effect of subverting or impairing user autonomy, decision-making, or choice; or
- d. Silence, inactivity or inaction, pre-ticked boxes, and other negative option opt-out constructions that require intervention from the **Consumer** to prevent agreement.

9. “**Clear(ly) and Conspicuous(ly)**” means that a required disclosure is difficult to miss (i.e., easily noticeable) and easily understandable by **Consumers**, including in all of the following ways:

- a. In any communication that is solely visual or solely audible, the disclosure must

1 be made through the same means through which the communication is presented.

2 In any communication made through both visual and audible means, such as a
3 television advertisement, the disclosure must be presented simultaneously in both
4 the visual and audible portions of the communication even if the representation
5 requiring the disclosure is made through only one means;

6 b. A visual disclosure, by its size, contrast, location, the length of time it appears,
7 and other characteristics, must stand out from any accompanying text or other
8 visual elements so that it is easily noticed, read, and understood;

9 c. An audible disclosure, including by telephone or streaming video, must be
10 delivered in a volume, speed, and cadence sufficient for **Consumers** to easily
11 hear and understand it;

12 d. In any communication using an interactive electronic medium, such as the
13 Internet or software, the disclosure must be unavoidable and if the interactive
14 electronic medium is a component of a **Vehicle** such as an infotainment head unit,
15 it should be displayed at a time and in a manner that would not interfere with
16 **Vehicle** operation;

17 e. The disclosure must use plain, straightforward language, diction and syntax, and
18 avoid technical or legal jargon;

19 f. The disclosure must be reasonably accessible to **Consumers** with disabilities
20 including through the use of digital accessibility tools;

21 g. The disclosure must comply with these requirements in each medium through
22 which it is received, including all electronic devices and face-to-face
23 communications;

24 h. The disclosure must not be contradicted or mitigated by, or inconsistent with,
25 anything else in the communication; and

26 i. The disclosure must be made through a readily accessible interface regularly used

1 in conjunction with the Defendants' products or services.

2 10. **"Consumer"** means a natural person in Washington.

3 11. **"Consumer Protection Law"** means the Washington citation(s) set forth on
4 Exhibit A.

5 12. **"Consumer Reporting Agency"** means any person which, for monetary fees,
6 dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of
7 assembling or evaluating consumer credit information or other information on consumers for the
8 purpose of furnishing consumer reports to other parties and which uses any means or facility of
9 interstate commerce for the purpose of preparing or furnishing consumer reports.

10 13. a. **"Covered Driver Data"** means information collected by Defendants that:

- 11 i. Originates from a **Vehicle** or a General Motors-branded mobile
12 application (**"App"**), or derived data (such as data generated
13 algorithmically) from information originating from a **Vehicle** or **App**; and
14 ii. Is **Location Data** or is one of the following events linked or **Reasonably**
15 **Linkable** to a **Consumer**:

- 16 a) radio listening data regarding specific content, channel, or station;
17 or
18 b) driver behavior information regarding hard braking, hard
19 acceleration, hard cornering, crossing of a designated high-speed
20 threshold, seat belt usage, or late-night driving; and trip time and
21 duration for such events.

22 b. **Covered Driver Data** excludes data (i) related to build, trim, make, model, and
23 year of the **Vehicle** or (ii) that is **Deidentified** post-collection.

24 c. For purposes of this definition, **"Reasonably Linkable"** means any use of a
25 unique persistent identifier, such as a Vehicle Identification Number (**"VIN"**) or
26 an alternative identifier that can be linked back to a **VIN**, when the unique

1 persistent identifier or alternative identifier is combined or associated with
2 **Covered Driver Data.**

3 14. **“Deidentified” or “Deidentifiable”** means information that cannot reasonably
4 identify, relate to, describe, be capable of being associated with, or be linked, directly or
5 indirectly, to a particular person, in that Defendants must, at a minimum:

- 6 a. Have implemented technical safeguards to prohibit reidentification of the person
7 to whom the information may pertain;
- 8 b. Have implemented business processes that specifically prohibit reidentification
9 of the information, including by buyers, customers, or other entities to whom
10 Defendants provide the information;
- 11 c. Have implemented business processes to prevent inadvertent release of
12 **Deidentified** information; and
- 13 d. Make no attempt to reidentify the information.

14 Data that is linked to a unique identifier, such as a **VIN**, or an alternative identifier that can be
15 linked back to a **VIN**, or to a **Vehicle’s** garage address, is not **Deidentified**.

16 15. **“Delete,” “Deleted,” or “Deletion”** means to remove information such that it is
17 not maintained in retrievable form and cannot be retrieved in the normal course of business.

18 16. **“Governance Process”** means any written policy, standard, procedure, or
19 process (or any combination thereof) designed to achieve a control objective.

20 17. **“Effective Date”** means November 30, 2026.

21 18. **“High-Risk Processing Activity”** means: (1) the sale of **Covered Driver Data**
22 to the extent permitted by state law; and (2) the disclosure of **Location Data** to **Third Parties**.

23 19. **“Insurance Affiliate(s)”** means an **Affiliate** that is in the business of and
24 authorized to transact personal lines of property/casualty insurance for **Vehicles**.

25 20. **“Location Data”** means any data collected by Defendants that reveals the precise
26 location of a **Vehicle**, mobile device (in the case such information is obtained from an **App**), or

1 **Consumer**, including but not limited to Global Positioning System (“GPS”) coordinates, fine
2 location data, cell tower information, or precise location information inferred from basic service
3 set identifiers (“BSSIDs”), WiFi Service Set Identifiers (“SSID”) information, or Bluetooth
4 receiver information, or any unique persistent identifier combined with such data, such as a
5 **Vehicle’s VIN**, or an alternative identifier that can be linked to a **Vehicle’s VIN**. Data that (1)
6 reveals only a **Vehicle’s**, mobile device’s, or a **Consumer’s** coarse location (e.g., ZIP code or
7 census block location with a radius of at least 1,850 feet), or (2) that is used solely for the purpose
8 of generating such coarse location and then **Deleted** within 48 hours of collection is not
9 **“Location Data.”**

10 21. **“OnStar”** means the connected vehicle services branded as **OnStar**, or any other
11 successor service that Defendants implement after the **Effective Date** that has the same or
12 substantially the same functionality with regard to the collection of **Covered Driver Data**.

13 22. **“Personal Information”** means information that is linked or reasonably linkable
14 to an individual **Consumer**.

15 23. **“Service Provider”** means any entity that (1) processes, uses, or receives data
16 collected by or on behalf of Defendants for and at the direction of Defendants and no other
17 individual or entity, (2) does not disclose data, or any individually identifiable information
18 derived from such data, to an individual or entity other than Defendants or a subcontractor to
19 such **Service Provider** bound to data processing terms no less restrictive than terms to which
20 the **Service Provider** is bound, and (3) does not use data for any purpose other than performing
21 the services specified in the **Service Provider’s** contract with Defendants.

22 24. **“Third Party(ies)”** means any individual or entity other than Defendants,
23 **Affiliates**, or **Service Providers**.

24 25. **“User”** means a **Consumer** who has an **OnStar** account with a **Vehicle** garage
25 address in Washington.

26 26. **“Vehicle”** means a U.S. retail and General Motors-branded motor vehicle,

1 including Chevrolet, GMC, Cadillac, and Buick brands, that is owned by, sold or leased to, or
2 used by an individual **Consumer** for their own personal use. **Vehicle** includes the components
3 and embedded systems that were present when originally sold by Defendants, excluding
4 **Consumer**-installed components. **Vehicle** does not include: motor vehicles that are owned by
5 Defendants, Defendants' **Affiliates** or General Motors-branded dealers; motor vehicles that are
6 sold or leased to, or used by, fleet or daily rental companies, suppliers, business organizations,
7 or government entities; or scrapped or stolen vehicles.

8 **III. INJUNCTIVE RELIEF**

9 27. The duties, responsibilities, burdens, and obligations undertaken in connection
10 with this Judgment shall apply to Defendants individually, collectively, or in any combination,
11 and their successors.

12 28. The injunctive terms contained in this Consent Decree are entered into pursuant
13 to RCW 19.86.

14 **A. COMPLIANCE WITH LAW**

15 29. Defendants must comply with the **Consumer Protection Law** in connection with
16 their collection, maintenance, use, disclosure, and safeguarding of **Covered Driver Data** and
17 the **Personal Information** of **Consumers** collected to deliver **OnStar** services.

18 30. Defendants must not make any representations or omissions of fact capable of
19 misleading **Consumers** regarding (a) the extent to which Defendants collect, maintain, use, or
20 disclose any **Covered Driver Data** or **Personal Information**, or (b) the purposes for which
21 Defendants collect, maintain, use, or disclose any **Covered Driver Data** or **Personal**
22 **Information**, including uses Defendants authorized by any entity to whom the Defendants
23 disclose **Covered Driver Data** or **Personal Information**.

24 **B. PRIVACY PROGRAM**

25 31. Privacy Program: Within one-hundred eighty (180) days of the **Effective Date**,
26 Defendants must develop, implement, and maintain a comprehensive information privacy

1 program governing (i) the collection, storage, and use of **Covered Driver Data** and the **Personal**
2 **Information of Consumers** collected to deliver **OnStar** services, (ii) the disclosure of **Covered**
3 **Driver Data to Third Parties**, and (iii) the disclosure of **Personal Information to Third**
4 **Parties** when such data is combined with **Covered Driver Data** ("**Privacy Program**").
5 Defendants must document in writing the content and process to implement and maintain the
6 **Privacy Program**. Any material changes to the **Privacy Program** must be documented. The
7 **Privacy Program** must, at a minimum, include the specific privacy safeguards set forth in
8 Paragraphs 31 through 56 of this Judgment. The **Privacy Program** obligations set forth in this
9 Paragraph shall continue until January 13, 2046, provided, however, that the following
10 Paragraphs shall expire at a period of ten (10) years from the **Effective Date**: 35, 38, 46, and 51
11 through 54.

12 32. Chief Privacy Officer: Defendants must employ an individual who shall be
13 responsible for oversight of the **Privacy Program** and **Governance Processes** relating to
14 compliance with privacy laws, including the privacy requirements of the **Consumer Protection**
15 **Law** (hereinafter referred to as the "**Chief Privacy Officer**"). The **Chief Privacy Officer** must:

16 a. Have the education, qualifications, and experience appropriate to the
17 level, size, and complexity of his or her role, and possess a fundamental
18 understanding of state and federal privacy laws;

19 b. Assist Defendants in complying with the privacy requirements of the
20 **Consumer Protection Law**;

21 c. Have a process to coordinate with Defendants' executives and officers as
22 it relates to business operations affecting the privacy of **Personal Information**
23 of **Users** and **Covered Driver Data** that Defendants collect, process, store,
24 maintain, or transmit to **Service Providers** or **Third Parties**;

25 d. At least once annually, provide to the Board of Directors, or through a
26 committee of the Board that assists in providing oversight of Defendants' privacy

1 risks, a report on the privacy safeguards which address internal and external risks
2 to the privacy of **Covered Driver Data** and **Personal Information** of **Users** that
3 Defendants collect, process, store, maintain, or disclose to **Third Parties**; and
4 e. Provide a report on the privacy safeguards as appropriate, but no less than
5 quarterly to the General Counsel and annually to the Chief Executive Officer.
6 Such report shall address internal and external risks to the privacy of **Covered**
7 **Driver Data** and **Personal Information** of **Users** that Defendants collect,
8 process, store, maintain, or disclose to **Third Parties**.

9 33. Necessary Resources and Support: Defendants must provide the **Chief Privacy**
10 **Officer, Privacy Program**, and corresponding staff with the resources and support reasonably
11 necessary so that the **Privacy Program** functions as required by this Judgment.

12 34. Existing Program or Safeguards: Defendants may satisfy the requirements to
13 implement and maintain the **Privacy Program** required by this Judgment through review,
14 maintenance, and, as necessary, updating, of an existing privacy program provided that such
15 existing privacy program meets the requirements set forth in this Judgment.

16 35. Data Protection Assessment: Defendants must perform data protection
17 assessments (“**Data Protection Assessment**”) in accordance with this paragraph. **Data**
18 **Protection Assessments** must:

- 19 a. Be conducted prior to Defendants engaging in a new **High-Risk**
20 **Processing Activity**;
- 21 b. Identify and weigh the benefits that may flow, directly and indirectly,
22 from the new **High-Risk Processing Activity** to Defendants and **Users** against
23 the potential risks to the rights of the **User** associated with such processing, as
24 mitigated by safeguards that can be employed by Defendants and, where relevant,
25 their **Service Providers** to reduce such risks. Defendants must factor into any
26 such **Data Protection Assessment** the reasonable expectations of **Users**, as well

as the context of the processing and the relationship between Defendants and the **User** whose **Covered Driver Data** will be processed;

c. For new **High-Risk Processing Activities**, consider and address:

i. The business purpose for the **High-Risk Processing Activity**; and

ii. Whether the **High-Risk Processing Activity** is reasonably necessary for the stated business purpose.

C. PRIVACY PROGRAM: SPECIFIC SAFEGUARDS

36. Data Minimization: Defendants must limit collection of **Covered Driver Data** to what is adequate, relevant, and reasonably necessary to fulfill the specific purpose for which it was collected, as disclosed to the **Consumer**.

37. Purpose Limitations: Defendants must, use, disclose, or retain **Covered Driver Data** only for purposes that are reasonably necessary for the purpose for which such **Covered Driver Data** was collected, or as otherwise consistent with Paragraph 41.b.

38. Covered Driver Data Inventory – OnStar: Defendants must develop and maintain an inventory of any category of **Covered Driver Data** that **OnStar** collects and Defendants disclose to a **Third Party** or to an **Insurance Affiliate**.

39. Privacy Notice: Defendants must provide **Consumers** with a privacy notice (“**Privacy Notice**”) that utilizes consistent terminology regarding **Covered Driver Data** throughout the **Privacy Notice** and **Clearly and Conspicuously** discloses:

- a. the categories of **Covered Driver Data** that Defendants collect;
- b. the source of the **Covered Driver Data** that will be collected;
- c. the specific purpose(s) for which **Covered Driver Data** is collected, used, or disclosed;
- d. any permissible secondary purpose(s) that Defendants anticipate at the time of collection for which Defendants will use **Covered Driver Data**, including

- 1 whether such **Covered Driver Data** is used for usage-based insurance or targeted
2 advertising, if allowed by state law;
- 3 e. how long **Covered Driver Data** will be retained by Defendants;
- 4 f. the categories of **Third Parties**, including, where applicable, **Consumer**
5 **Reporting Agencies** to whom Defendants disclose **Covered Driver Data**; and
- 6 g. how **Consumers** may exercise their consumer rights regarding their **Covered**
7 **Driver Data** (“**Privacy Notice**”).

8 40. Privacy Notice Changes: Defendants must **Clearly and Conspicuously**
9 communicate to **Consumers** material changes to the **Privacy Notice** regarding **Covered Driver**
10 **Data** as soon as reasonably practical before the change is implemented. In addition to posting a
11 new effective date at the top of the **Privacy Notice**, Defendants must either e-mail notices to
12 **Users** who have valid e-mail addresses on file with Defendants or otherwise make reasonable
13 efforts to notify **Consumers** summarizing the material changes. To the extent that any material
14 change to the **Privacy Notice** includes processing **Covered Driver Data** for any new purposes
15 or new secondary purposes that are not covered under the **Affirmative Express Consent**
16 exceptions in Paragraph 41.b, Defendants must obtain the **Consumer’s Affirmative Express**
17 **Consent** in accordance with Paragraph 41 before processing.

18 41. Limitations on Collection, Use, and Disclosure of Covered Driver Data Without
19 Affirmative Express Consent: Defendants must obtain the relevant **Consumer’s Affirmative**
20 **Express Consent** prior to collecting or using such **Consumer’s Covered Driver Data**, or
21 disclosing such **Consumer’s Covered Driver Data** to any **Third Party**.

22 a. Each separate, unrelated service or feature that collects, uses, or discloses
23 **Covered Driver Data** requires Defendants to obtain a separate **Affirmative Express Consent**.
24 For the avoidance of doubt, this includes services or features provided by **Insurance Affiliates**
25 that collect, use, or disclose **Covered Driver Data**.

26 b. Notwithstanding the above, **Affirmative Express Consent** is not required when

1 Defendants collect, use, or disclose **Covered Driver Data** for the following purposes:

- 2 i. To disclose **Covered Driver Data** to emergency responders;
- 3 ii. To respond to a consumer-initiated communication originating from
4 within the **Vehicle** or **App**, where **Covered Driver Data** may be collected, used, or disclosed
5 only to provide that response;
- 6 iii. To respond to a **Vehicle**-initiated communication related to the safe
7 operation of that **Vehicle** where **Covered Driver Data** may be collected, used, or disclosed only
8 to provide that response;
- 9 iv. To comply with lawful governmental requests, regulatory requirements,
10 and legal orders, or for use to prepare for or defend against product liability, breach of contract,
11 consumer protection, or warranty claims;
- 12 v. To conduct research or efforts to improve, repair, or enhance safety of, or
13 develop products, services, or technology, provided, however that (1) only **Deidentified**
14 **Covered Driver Data** is disclosed to **Third Parties** to fulfill this purpose; and (2) marketing is
15 excluded from this purpose;
- 16 vi. To conduct investigations of potential product quality or safety issues; to
17 determine or effectuate **Vehicle** field actions, including customer satisfaction campaigns,
18 technical service bulletins, compliance recalls, and safety recalls; to detect or respond to
19 cybersecurity incidents; or to administer and fulfill **Vehicle** warranties; and
- 20 vii. To perform diagnostics and prognostics of components of the **Vehicle**; or
21 to identify and address issues that impair existing functionality, provided, however, that only
22 **Deidentified Data** is disclosed to **Third Parties** to fulfill this purpose unless identification is
23 necessary to address diagnostic or prognostic issues relating to specific **Vehicles**.
- 24 c. For avoidance of doubt, Defendants may collect data for **Affiliates'** use consistent
25 with Paragraphs 41 and 42.

26 42. **Affirmative Express Consent Process**: Whenever **Affirmative Express Consent**

1 is requested from a **Consumer** pursuant to this Judgment, Defendants must provide the
2 **Consumer** with a **Clear and Conspicuous** disclosure prior to requesting such consent.

- 3 a. The disclosure(s) required by this Paragraph must state (1) the categories of
4 information that will be collected; (2) each specific purpose(s) for which the
5 information is being collected, used, or disclosed; (3) the names or categories of
6 any **Third Parties** to whom the information is disclosed, provided, however, that
7 if Defendants seek consent by specifying categories of **Third Parties**,
8 Defendants must also provide a hyperlink to a separate, regularly updated web
9 page listing the names of those **Third Parties**; and (4) a simple, easily located
10 means by which the **Consumer** can withdraw consent and that describes any
11 limitations on the **Consumer's** ability to withdraw consent.
- 12 b. Each **Clear and Conspicuous** disclosure required by this Paragraph must be
13 separate from any "privacy policy," "terms of service," "terms of use," or other
14 similar consumer-facing disclosure.
- 15 c. If Defendants disclose **Covered Driver Data** to a **Third Party** for usage-based
16 insurance purposes, they must obtain **Affirmative Express Consent** consistent
17 with Paragraph 42.a and b and disclose to **Users** that such data may be used for
18 usage-based insurance rates or coverage.

19 43. Consumer Notice Regarding OnStar Enrollment: Within one-hundred eighty
20 (180) days of the **Effective Date**, Defendants must provide **Users** that enrolled in **OnStar** prior
21 to the **Effective Date** with a notice directing them to the current **OnStar Affirmative Express**
22 **Consent** disclosure as described in Paragraph 42 of this Judgment, which disclosure will include
23 information about how to withdraw **Affirmative Express Consent** and unenroll from **OnStar**.

24 44. Withholding or Withdrawal of Affirmative Express Consent: Defendants must
25 allow and must not limit a **Consumer's** ability to withhold or withdraw **Affirmative Express**
26 **Consent** for the collection, use, or disclosure to **Third Parties** of **Covered Driver Data**, such

1 as by degrading the quality of functionality of a product or service as a penalty for withholding
2 or withdrawing such **Affirmative Express Consent**, unless the collection and use of **Covered**
3 **Driver Data** is technically necessary to provide the quality or functionality of the product or
4 service without such degradation.

5 45. Disabling Location Setting: Defendants must allow **Consumers** to disable the
6 collection of **Location Data** from their **Vehicles**, to the extent the **Vehicle** is equipped with the
7 necessary technology, which may be accomplished by providing a mechanism such as a toggle
8 on the **Vehicle** for **Consumers** to disable the collection of **Location Data**, provided, however,
9 that even if the collection of **Location Data** is disabled on the **Vehicle**, Defendants may:

10 a. Respond to a **Consumer**-initiated communication originating from within the **Vehicle**,
11 or an **App**, where **Location Data** may be collected, used, or disclosed only to provide that
12 response;

13 b. Respond to a **Vehicle**-initiated communication related to either the safe operation of
14 that **Vehicle** or a theft-related alert, where **Location Data** may be collected, used, or disclosed
15 only to provide that response; and

16 c. Comply with lawful governmental requests, regulatory requirements, and legal orders,
17 where **Location Data** may be collected, used, or disclosed as necessary for legal compliance.

18 46. Disclosure of Option to Disable Location: A **Consumer's** ability to disable the
19 collection of **Location Data** in accordance with Paragraph 45 and where a **Consumer** can find
20 instructions on how to do so must be communicated to the **Consumer** through a **Clear and**
21 **Conspicuous** disclosure at or prior to the time the **Affirmative Express Consent** is requested
22 in accordance with Paragraph 42, as well as in the **Privacy Notice**.

23 47. Declining Enrollment in OnStar: Defendants must allow **Consumers** to disable
24 Defendants' remote collection of all data from their **Vehicles** if **Consumers** decline to enroll or
25 choose to unenroll in **OnStar**.

26 a. Defendants must disclose to **Consumers** that they can disable Defendants' remote

1 collection of all data from their **Vehicle** and the process for doing so. This must be disclosed to
2 **Consumers** in the **Privacy Notice** and as part of any **OnStar** enrollment or cancellation
3 process(es).

4 b. If the **Consumer** declines to enroll or unenrolls in **OnStar**, Defendants may:

5 i. Respond to a **Consumer**-initiated communication originating from within
6 the **Vehicle**, where data may be collected, used, or disclosed only to provide that response;

7 ii. Respond to a **Vehicle**-initiated communication related to the safe
8 operation of that **Vehicle**, where data may be collected, used, or disclosed only to provide that
9 response; and

10 iii. Collect, use, or disclose data to identify and address issues that impair
11 safety or to provide over-the-air updates, and for no other purposes, provided, however, that prior
12 to any collection, use, or disclosure of data for this purpose, Defendants must provide notice to
13 **Consumers** regarding this collection, use, or disclosure, and provided, further, however, if
14 **Covered Driver Data** is disclosed for this purpose, Defendants can only disclose **Deidentified**
15 **Covered Driver Data** to **Third Parties** unless identification is necessary to address a safety
16 issue for or provide over-the-air updates to a specific **Vehicle**.

17 48. Enrollment in OnStar: Within sixty (60) days of the **Effective Date**, Defendants
18 must implement and maintain a policy and procedure for **Consumers** to enroll in **OnStar** by
19 independent **Consumer** action, such as via email ("**Enrollment Notice**"). Such policy and
20 procedure must include that any **Consumer** who does not act within ten (10) days of the
21 **Enrollment Notice** will be treated as declining enrollment in **OnStar** as set out in Paragraph 47
22 of this Judgment. Prior to enrollment, Defendants may only collect **Covered Driver Data** for
23 the purposes listed in Paragraph 41.b. Defendants must implement a periodic review program to
24 assess U.S. GM-authorized dealerships' compliance with the policy and procedure implemented
25 pursuant to this Paragraph by sampling **OnStar** enrollments to identify anomalous enrollment
26 patterns that may indicate noncompliance by such dealerships.

1 49. Employee Training – General: Defendants must provide employee training
2 concerning its **Privacy Program** to employees who are responsible for implementing,
3 maintaining, or evaluating the **Privacy Program**, including, but not limited to, the **Chief**
4 **Privacy Officer**, and employees responsible for handling **User** inquiries about the Defendants’
5 privacy practices on an ongoing and regular basis, no less than annually. In particular, such
6 training must include privacy issues related to **Consumer** notice and **Affirmative Express**
7 **Consent**. Defendants must document the trainings, including the date(s) upon which they were
8 provided and to whom.

9 50. Employee Training – Special: In addition to the training required by Paragraph
10 49, employees who are responsible for implementing, maintaining, or evaluating the **Privacy**
11 **Program**, including, but not limited to, the **Chief Privacy Officer**, must receive specialized
12 training to help effectuate Defendants’ compliance with the terms of this Judgment. Defendants
13 must provide the training required under this Paragraph to all such employees within forty-five
14 (45) days of the **Effective Date** of this Judgment or prior to any such employee starting their
15 responsibilities for implementing, maintaining, or evaluating the **Privacy Program**. Defendants
16 must document the trainings, including the date(s) upon which they were provided and to whom.

17 **D. PRIVACY PROGRAM: SERVICE PROVIDERS AND THIRD PARTIES**

18 51. Due Diligence: Defendants must develop, implement, and maintain a
19 **Governance Process** for selecting **Service Providers** and **Third Parties** capable of reasonably
20 safeguarding the privacy of **Covered Driver Data** are consistent with Defendants’ obligations
21 under this Judgment. Defendants must follow such **Governance Process** prior to any new
22 disclosure of **Covered Driver Data** to a **Third Party** or **Service Provider** or new permission
23 for collecting **Covered Driver Data** by a **Third Party** or **Service Provider** that commences on
24 or after the **Effective Date**.

25 52. Written Contracts: This Paragraph only applies to new written contracts or
26 agreements between a Defendant and **Service Provider** or **Third Party** executed on or after the

1 **Effective Date.**

- 2 a. Prior to disclosing **Covered Driver Data** to a **Service Provider** or **Third Party**,
3 Defendants shall enter into a written contract or agreement with such **Service**
4 **Provider** or **Third Party** requiring the **Service Provider** or **Third Party** to:
- 5 i. refrain from retaining, using, or disclosing the **Covered Driver Data**
6 received from Defendants for any purposes other than those specified in
7 the contract or agreement or as otherwise permitted by law;
 - 8 ii. appropriately safeguard the confidentiality, integrity, and security of
9 **Covered Driver Data**;
 - 10 iii. where applicable, **Delete** or securely return **Covered Driver Data** at the
11 end of the provision of the services for which the **Covered Driver Data**
12 was collected, unless retention is required to fulfill litigation holds, or to
13 comply with lawful governmental requests, regulatory requirements, legal
14 orders, or a documented accounting or tax obligation.
- 15 b. Defendants must develop, implement, and maintain a **Governance Process** to
16 retain copies of such written agreements or contracts applicable to such **Service**
17 **Providers** and **Third Parties** and any other documentation demonstrating a
18 **Service Provider's** or **Third Party's** commitment to comply with the foregoing
19 practices.
- 20 c. The contracting requirement set forth in this paragraph shall not apply to
21 disclosures of **Covered Driver Data** that fall under Paragraph 41.b.

22 53. Governance: Defendants must develop, implement, and maintain a **Governance**
23 **Process** to reasonably identify material inconsistencies between a **Service Provider's** and **Third**
24 **Party's** use or disclosure of **Covered Driver Data** received from Defendants and the terms of
25 any written contract or agreement such **Service Provider** or **Third Party** has with Defendants
26 that is required under Paragraph 52.a and b, Defendants shall retain documentation of such

1 efforts. The **Governance Process** may include self-certifications, audits, assessments, reviews,
2 testing, or other reasonable means of examining of **Service Providers’** or **Third Parties’** use of
3 **Covered Driver Data** received from Defendants. The frequency, type, number, variety, and/or
4 robustness of such examination shall be based on documented factors such as the nature of the
5 products, programs, and services provided by the **Service Provider** or **Third Party**, and the type
6 and volume of **Covered Driver Data** provided to the **Service Provider** or **Third Party**.

- 7 a. Where any **Service Provider** or **Third Party** is required to provide self-
8 assessment questionnaires to Defendants, Defendants must seek corroboration as
9 appropriate based upon the circumstances which may include supporting
10 documentation as well as follow-up with those **Service Providers** and **Third**
11 **Parties**.

12 54. Materially Inconsistent Practices: Defendants must develop, implement, and
13 maintain a **Governance Process** to take reasonable and appropriate action concerning any
14 **Service Provider** or **Third Party** that Defendants know is using **Covered Driver Data** in a
15 manner materially inconsistent with the terms of any written agreement or contract such **Service**
16 **Provider** or **Third Party** has with Defendants that is required under Paragraph 52.

17 55. Deletion of Previously Disclosed Covered Driver Data: Defendants must:

18 a. Request **Third Parties** with whom Defendants disclosed **Covered Driver Data**
19 prior to January 16, 2025 to **Delete** such data, except when subject to legal or regulatory
20 requirements (including litigation holds); and

21 b. Not sell or disclose **Covered Driver Data** to any **Third Party** with whom
22 Defendants previously disclosed **Covered Driver Data** until (1) that **Third Party** confirms
23 receipt of the request required by subparagraph a, except when subject to legal or regulatory
24 requirements (including litigation holds) as set out in Paragraph 41.b and (2) to the extent the
25 **Third Party** is a **Consumer Reporting Agency**, the **Consumer Reporting Agency** provides
26 Defendants written confirmation that the **Covered Driver Data** has been **Deleted** or that such

1 **Covered Driver Data** is subject to legal or regulatory requirements that prevent **Deletion**.

2 **E. PRIVACY PROGRAM: GENERAL MOTORS-AUTHORIZED DEALERSHIPS**

3 56. Dealer-Related Obligations: Within sixty (60) days of the **Effective Date**,
4 Defendants must develop and implement dealer training and program materials that instruct
5 General Motors-authorized dealership personnel that **Consumers** be given the opportunity to
6 review applicable privacy disclosures and must accept those disclosures themselves prior to
7 enrollment in **OnStar**.

8 **F. PRIVACY PROGRAM: THIRD-PARTY ASSESSMENTS**

9 57. Privacy Program Assessment: Within ninety (90) days of the **Effective Date**,
10 Defendants must engage an independent third party ("**Third-Party Assessor**") to conduct an
11 assessment of the **Privacy Program** required by this Judgment (Paragraphs 31 through 56)
12 ("**Third-Party Privacy Assessment**"). The **Third-Party Assessor** must have the background
13 and experience necessary to evaluate the effectiveness of Defendants' **Privacy Program**. The
14 **Third-Party Assessment** must:

- 15 a. Determine whether Defendants have implemented and maintained the **Privacy**
16 **Program** required by Paragraphs 31 through 35 regarding **Covered Driver Data**
17 and the disclosure of **Personal Information** to **Third Parties** when such data is
18 combined with **Covered Driver Data**;
- 19 b. Assess the effectiveness of Defendants' implementation and maintenance of the
20 specific privacy controls required in Paragraphs 36 through 56;
- 21 c. Identify any gaps or weaknesses in, or instances of material non-compliance with
22 the privacy controls assessed in subparagraph b; and
- 23 d. Identify specific evidence (including, but not limited to, documents reviewed,
24 sampling and testing performed, and interviews conducted) examined to make
25 such determinations, assessments, and identifications, and explain why the
26 evidence that the **Third-Party Assessor** examined is (a) appropriate for assessing

1 an enterprise of the Defendants' size, complexity, and risk profile; and (b)
2 sufficient to justify the **Third-Party Assessor's** findings.

3 58. The reporting period for the **Third-Party Assessments** must cover: (1) the first
4 three hundred and sixty-five (365) days after the **Effective Date** for the initial **Third-Party**
5 **Assessment** (the "**Initial Assessment Date**"); and (2) each two-year period thereafter for four
6 (4) years after the **Initial Assessment Date** for the biennial **Third-Party Assessments**.

7 59. The **Third-Party Assessor** must prepare a report including its findings and
8 recommendations ("**Third-Party Assessment Report**"). The Defendants must provide a copy
9 of the **Third-Party Assessment** to the Washington State Attorney General within thirty (30)
10 days of receipt from the Third-Party Assessor.

11 60. The Washington State Attorney General may provide a copy of any **Third-Party**
12 **Assessment Report** received from Defendants to Plaintiff upon request.

13 **G. CONSUMER-RELATED RELIEF**

14 61. Deletion Option: Defendants must provide an easily-located method by which a
15 **Consumer** may request **Deletion** of the **Consumer's Covered Driver Data**. The method chosen
16 must: (1) consider the ways in which **Consumers** normally interact with Defendants; (2) enable
17 the **Consumer** to submit the request to the Defendants at any time; (3) be described through a
18 **Clear and Conspicuous** disclosure; and (4) be easy for **Consumers** to execute, requiring a
19 minimal number of steps. Upon request by a **Consumer** to exercise the **Deletion** option,
20 Defendants must provide confirmation of receipt of the **Consumer's** request. Defendants may
21 require a **Consumer** to provide Defendants with information necessary to complete such request
22 but must not use, provide access to, or disclose any information collected for the request for any
23 other purpose. The obligations set forth in this Paragraph shall continue until January 13, 2046.

- 24 a. If Defendants identify that the **Consumer** resides in a U.S. jurisdiction that
25 provides the **Consumer** with **Deletion** rights, Defendants must process the
26 **Consumer's** request in compliance with the law of that jurisdiction.

- 1 b. If Defendants identify that the **Consumer** does not reside in a U.S. jurisdiction
2 that provides the **Consumer** with **Deletion** rights, Defendants must process the
3 **Consumer's** deletion request in accordance with this subparagraph. Once
4 Defendants verify that the **Consumer** is a **Consumer** for whom Defendants
5 possess **Covered Driver Data**, within sixty (60) days, Defendants must process
6 the **Consumer's** deletion request and notify the **Consumer** that the request has
7 been processed.
- 8 c. Nothing in subparagraph b shall abrogate Defendants' rights to: (i) avail
9 themselves of any and all rights, exceptions, and exemptions existing under any
10 state or federal law or (ii) retain a subset of a **Consumer's Covered Driver Data**
11 to comply with their legal, regulatory, or other obligations. Defendants are not
12 obligated to comply with the requirements under subparagraph b when the
13 requirements conflict with Defendants' ability to comply with federal, state, or
14 local laws or regulations; any civil, criminal, or regulatory inquiry, investigation,
15 subpoena, or summons by federal, state, local, or other governmental authorities;
16 or any transactional, tax, escheatment, corporate accountability, or other
17 legitimate business need compatible with the context in which the **Consumer**
18 provided the information.

19 62. Deletion of Prior-Retained Covered Driver Data: Within one hundred and eighty
20 (180) days of the **Effective Date**, Defendants must:

- 21 a. **Delete** or destroy all **Covered Driver Data** retained prior to January 16, 2025,
22 except when **Covered Driver Data** is retained for and necessary to fulfill the
23 following purposes: (a) litigation holds; (b) to comply with lawful governmental
24 requests, regulatory requirements, and legal orders, or for use to prepare for or
25 defend against product liability, breach of contract, consumer protection, or
26 warranty claims; (c) to perform diagnostics and prognostics of components of the

1 **Vehicle**; (d) to conduct research or efforts to improve, repair, enhance safety of,
2 or develop products, services, or technology, provided, however, that (1) only
3 **Deidentified Covered Driver Data** is disclosed to **Third Parties** to fulfill this
4 purpose; and (2) marketing is excluded from this purpose; and (e) to conduct
5 investigations of potential product quality or safety issues; to determine or
6 effectuate **Vehicle** field actions, including customer satisfaction campaigns,
7 technical service bulletins, compliance recalls, and safety recalls; to detect or
8 respond to cybersecurity incidents; or to administer and fulfill **Vehicle**
9 warranties; and

10 b. Provide a written statement to the Washington State Attorney General confirming
11 that all such information has been **Deleted** or destroyed.

12 63. Notwithstanding the requirements set forth in Paragraph 62, Defendants may,
13 within ninety (90) days of the **Effective Date**, send an email to **Consumers** whose **Covered**
14 **Driver Data** was collected and retained prior to January 16, 2025 to request the **Consumer's**
15 **Affirmative Express Consent** to maintain that data. Defendants must **Delete** such prior-retained
16 **Covered Driver Data** where (1) a **Consumer** does not provide their **Affirmative Express**
17 **Consent**; (2) the **Consumer** does not respond to the request within thirty (30) days after the
18 request is made; or (3) the data has not been **Deidentified**.

19 64. Copy of Covered Driver Data: Defendants must provide an easily accessible
20 method by which a **Consumer** may request a copy of their **Covered Driver Data** and a list of
21 the categories of **Third Parties** with whom Defendants shared any **Covered Driver Data**. The
22 method chosen must: (1) consider the ways in which **Consumers** normally interact with
23 Defendants; (2) enable the **Consumer** to submit the request to the Defendants at any time; (3)
24 be described through a **Clear and Conspicuous** disclosure; and (4) be easy for **Consumers** to
25 execute, requiring a minimal number of steps. Upon request by a **Consumer** to obtain a copy of
26 their **Covered Driver Data**, Defendants must provide confirmation of receipt of the

1 **Consumer's** request and must timely (within forty-five (45) days after receipt of the request)
2 process all such requests. Defendants may require a **Consumer** to provide Defendants with
3 information necessary to complete such request but must not use, provide access to, or disclose
4 any information collected for the request for any other purpose. Nothing in this Paragraph shall
5 abrogate Defendants' rights to: (i) avail itself of any and all rights, exceptions, and exemptions
6 existing under any state or federal law, or (ii) retain a subset of a **Consumer's Covered Driver**
7 **Data** to comply with its legal, regulatory, or other obligations. Defendants are not obligated to
8 comply with the requirements under this Paragraph when the requirements conflict with
9 Defendants' ability to comply with federal, state, or local laws or regulations; any civil, criminal,
10 or regulatory inquiry, investigation, subpoena, or summons by federal, state, local, or other
11 governmental authorities; or any transactional, tax, escheatment, corporate accountability, or
12 other legitimate business needs compatible with the context in which the **Consumer** provided
13 the information. The obligations set forth in this Paragraph shall continue until January 13, 2046.

14 65. Notice of Consumer Options: Within (30) days of the expiration of the litigation
15 hold on **Covered Driver Data** (the "**Lit Hold Expiration Date**"), Defendants must post **Clearly**
16 **and Conspicuously** on their public-facing website(s), a notice that **Consumers** may request
17 deletion of their **Covered Driver Data** and a copy of their **Covered Driver Data** with a link to
18 Defendants' online Consumer Privacy Request Form, in accordance with this Judgment
19 ("**Notice**"). Defendants must leave this **Notice** in place for six (6) months after posting it. Within
20 thirty (30) days of the **Lit Hold Expiration Date**, Defendants must also email the **Notice** to
21 **Consumers** that were enrolled in **OnStar** at any time between January 1, 2018 through the
22 **Effective Date**.

23 66. Consumer Complaints: Defendants must maintain a point of contact, such as a
24 dedicated e-mail address, for the Plaintiff or any U.S. federal or state governmental agency
25 charged with enforcement of a U.S. federal or state **Consumer Protection Law** or **Personal**
26 **Information Protection Law** ("**Consumer Protection Agency**") for the receipt of **User**

1 complaints relating to **Covered Driver Data** or the disclosure of **Personal Information**.
2 Defendants must promptly review and respond to all **User** complaints submitted by a **Consumer**
3 **Protection Agency**.

4 67. Retention Schedule – Internal: Within one hundred and eighty (180) days of the
5 **Effective Date**, Defendants must document and adhere to a retention schedule for **Covered**
6 **Driver Data**, setting forth: (1) the purpose(s) for which each type of **Covered Driver Data** is
7 collected; (2) the specific business needs for retaining each type of **Covered Driver Data**; and
8 (3) the specific timeframe for deleting each type of **Covered Driver Data** (absent any
9 intervening deletion requests from consumers), limited to the shortest time necessary to fulfill
10 the purpose for which the data was collected, or as otherwise consistent with Paragraph 41.b.
11 The obligations set forth in this Paragraph shall continue until January 13, 2046.

12 68. Retention Schedule – Public: Within one hundred and eighty (180) days of the
13 **Effective Date**, Defendants must document, adhere to, and make publicly available from a link
14 on the Defendants' **Apps** or the home page of their website(s), a retention schedule for **Covered**
15 **Driver Data** setting forth: (1) the purpose for collecting and retaining each type of **Covered**
16 **Driver Data**, and (2) the specific timeframe set for deleting each type of **Covered Driver Data**.
17 The obligations set forth in this Paragraph shall continue until January 13, 2046.

18 69. Retention Schedule – Updates: Prior to collecting or using any new type of
19 **Covered Driver Data** that was not being collected as of the date of creation of retention
20 schedules required by Paragraphs 67 and 68, Defendants must update those retention schedules.

21 IV. DOCUMENT RETENTION

22 70. After the **Effective Date**, Defendants must maintain the following records for a
23 period of not less than five (5) years:

- 24 a. Accounting records showing the revenues from all **OnStar** goods or services sold,
25 the costs incurred in generating those revenues, and resulting net profit or loss;
- 26 b. Personnel records showing, for each employee providing **OnStar** services,

- whether as an employee or otherwise, that person's: name; addresses; telephone numbers; job title or position; dates of service; and (if applicable) the reason for termination if the termination is related to non-compliance with this Judgment;
- c. Copies of all **Consumer** complaints that relate to **Covered Driver Data** and disclosure of **Personal Information**, whether received directly or indirectly, including from a **Consumer Protection Agency** pursuant to Paragraph 66, and any written response;
 - d. A copy of each widely disseminated representation by Defendants, including a copy of each **Privacy Notice**, that describes the extent to which Defendants maintain or protect the privacy of any **Covered Driver Data**, including any representation concerning a material change in any website or other service controlled by Defendants that relates to the privacy of **Covered Driver Data**.
 - e. Reports, assessments, and documentation required by this Judgment in Paragraphs 31, 32.d, 32.e, 35, 38, 49, 50, 52, 53, 56, 57, and 59;
 - f. Records showing **Affirmative Express Consent** for any individual **Consumer** on which Defendants have relied to collect, use, or disclose **Covered Driver Data**, including the specific notice(s) that individual **Consumers** viewed and consented to, and the time and date of consent;
 - g. Records of all **Consumer** requests processed pursuant to Paragraphs 61 and 64;
 - h. Copies of all subpoenas and subpoena responses with law enforcement agencies located in the U.S. if such subpoenas relate to Defendants' compliance with this Judgment; and
 - i. All materials the **Third-Party Assessor** relied upon to conduct the **Third-Party Privacy Assessments** to the extent identified by the **Third-Party Assessor** in the **Third-Party Assessment Report**.

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72. Defendants must pay \$12,311,819 to the Attorney General of Washington. The Attorney General shall use the funds for recovery of the costs and attorneys' fees incurred in investigating this matter, future monitoring and enforcement of this Judgment, future enforcement of RCW 19.86, or for any lawful purpose in the discharge of the Attorney General's duties at the sole discretion of the Attorney General.

73. Following full payment of the amounts due under this Judgment, the Plaintiff shall release and discharge Defendants from all civil claims that the Plaintiff could have brought under the **Consumer Protection Law** based on Defendants' conduct as set forth in the Complaint up to and including the **Effective Date**. Nothing contained in this paragraph shall be construed to limit the ability of the Plaintiff to enforce the obligations that Defendants have under this Judgment. Further, nothing in this Judgment shall be construed to (a) create, waive, or limit any private right of action; or (b) excuse or exempt Defendants from complying with any state or federal law, rule, or regulation in the future.

a. Any criminal liability that any person or entity, including Defendants, have or may have to the States; and

CONSENT DECREE - 27

1 b. Any civil liability or administrative liability that any person or entity,
2 including Defendants, have or may have to the States under any statute,
3 regulation, or rule not expressly covered by the release in Paragraph 73 above,
4 including but not limited to, any and all of the following claims: (i) State or
5 federal antitrust violations; (ii) State or federal securities violations; or (iii) State
6 or federal tax claims.

7 **VII. NO ADMISSION OF LIABILITY**

8 75. In stipulating to the entry of this Judgment, Defendants do not admit to any
9 violation or liability arising from any state, federal, or local law.

10 76. Nothing contained in this Judgment shall be construed as an admission or
11 concession of liability by Defendants, nor to any express or implied allegations relating to current
12 or historical data processing policies or practices. By entering into this Judgment, Defendants do
13 not intend to create any legal or voluntary standard of care and expressly deny that any practices,
14 policies, or procedures inconsistent with those set forth in this Judgment violate any applicable
15 legal standard. This Judgment is not intended to be and shall not be construed as, deemed to be,
16 represented as, or relied upon in any manner by any party in any civil, criminal, or administrative
17 proceeding before any court, administrative agency, arbitration, or other tribunal as an
18 admission, concession, or evidence that Defendants have violated any federal, state, or local law,
19 or that Defendants' current or prior practices related to their **Privacy Program** is or was not in
20 accordance with any federal, state, or local law.

21 **VIII. GENERAL PROVISIONS**

22 77. Nothing in this Judgment may be construed to limit the authority or ability of the
23 Plaintiff to protect the interests of Washington or the people of Washington. This Judgment shall
24 not bar the Plaintiff or any other governmental entity from enforcing laws, regulations, or rules
25 against Defendants for conduct subsequent to or otherwise not covered by this Judgment.

26 78. Nothing in this Judgment may be construed as excusing or exempting Defendants

1 from complying with any state, federal, or other jurisdiction's law, rule, or regulation, nor shall
2 any provision of this Judgment be construed in a manner to prevent Defendants from complying
3 with any such law, regulation, or rule where in conflict with this Judgment. Furthermore, no
4 provisions of this Judgment shall be construed as authorizing, permitting, or requiring
5 Defendants to engage in any acts or practices prohibited by any state, federal, or other
6 jurisdiction's law, rule, or regulation.

7 79. Defendants must not participate in any activity or form a separate entity or
8 corporation for the purpose of engaging in acts or practices that are prohibited by this Judgment
9 or that would circumvent any term of this Judgment. Defendants must not knowingly cause,
10 permit, or encourage any other persons or entities acting on their behalf, to engage in practices
11 prohibited by this Judgment.

12 80. Defendants must pay all court costs associated with the filing of this Judgment,
13 as applicable.

14 81. Plaintiff and Defendants agree to waive any attorneys' fees as a prevailing party
15 under any statute, regulation, or rule.

16 82. This Judgment may not be construed to waive any claims of sovereign immunity
17 that Washington may have in any action or proceeding.

18 83. Defendants must deliver a copy of this Judgment to, and otherwise fully apprise,
19 its Chief Executive Officer, General Counsel, **Chief Privacy Officer**, and Board of Directors
20 within ninety (90) days of the **Effective Date**. To the extent Defendants replace any of the above-
21 listed officers or directors, Defendants must deliver a copy of this Judgment to their replacements
22 within ninety (90) days from the date on which such person assumes his or her position with
23 Defendants unless such person has previously been provided a copy pursuant to this Judgment.

24 84. If any portion of this Judgment is held invalid or unenforceable, the remaining
25 terms of this Judgment will not be affected and will remain in full force and effect.

26 85. Solely for the purposes of entry of this Judgment, Defendants waive any defect

1 associated with service of the Plaintiff's Complaint and does not require issuance or service of
2 process of a summons. Further, Defendants waive any statutorily required notice associated with
3 the commencement of this action, including any requirement to seek injunctive relief.

4 86. The Court retains jurisdiction over this Judgment and the Parties hereto for the
5 purpose of enabling any party to the Judgment to apply to the Court at any time for such further
6 orders and directions as may be necessary or appropriate for the construction or the carrying out
7 of this Judgment, enforcing or modifying this Judgment, and for the purpose of granting such
8 additional relief as may be necessary and appropriate.

9 87. The Parties hereby acknowledge that their undersigned representative or
10 representatives are authorized to enter into and execute this Judgment. Defendants are and have
11 been represented by legal counsel and have been advised by their legal counsel of the meaning
12 and legal effect of this Judgment.

13 88. Unless otherwise prohibited by law, any signatures by the Parties required for
14 entry of this Judgment may be executed in counterparts, each of which shall be deemed an
15 original, but all of which will be considered one and the same Judgment.

16 IX. NOTICES

17 89. Any notices or other documents required to be sent to the Parties pursuant to the
18 Judgment shall be sent by electronic mail. Nothing herein prohibits the sending party from
19 simultaneously providing notice by electronic mail and by United States Mail, Certified Return
20 Receipt Requested, or other nationally recognized courier service that provides tracking services
21 and identification of the person signing for the documents. Any notices or other documents sent
22 pursuant to the Judgment shall be sent to:

23
24 For Plaintiff:

25 Kathleen Box
26 Assistant Attorney General
Consumer Protection Division

800 Fifth Avenue, Suite 2000
Seattle, WA 98104

For Defendants:

Christina Montgomery
Chief Privacy and Trust Officer & Assistant General Counsel
1240 Woodward Ave, Detroit, MI 48265
Mail Code 482-22381-1101
Email: christina.montgomery@gm.com

Phyllis Sumner
Elizabeth Adler
1180 Peachtree Street, NE, Suite 1600 Atlanta, GA 30309
Email: PSumner@kslaw.com
Email: EAdler@kslaw.com

A Party may update its designee or address by sending written notice to the other Party informing them of the change.

X. MEET AND CONFER

90. If Plaintiff has reason to believe that Defendants have failed to comply with this Judgment, and if in the Plaintiff's sole discretion the failure to comply does not threaten the health or safety of citizens and/or does not create an emergency requiring immediate action, the Plaintiff shall notify Defendants of such failure to comply and Defendants shall have thirty (30) days from receipt of such notice to provide a good faith written response, including either a statement that Defendants believe they are in full compliance or otherwise a statement explaining how the violation occurred, how it has been addressed or when it will be addressed, and what Defendants will do to make sure the violation does not happen again. The Plaintiff may agree to provide Defendants more than thirty (30) days to respond.

91. Nothing herein shall be construed to exonerate any failure to comply with any provision of this Judgment, or to compromise the authority of the Plaintiff to initiate a proceeding for any failure to comply with this Judgment after receiving the response from Defendants described in Paragraph 90 above, the Plaintiff determines that an enforcement action is in the public interest.

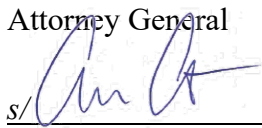
1 The clerk is ordered to enter this Judgment forthwith.

2
3 ORDERED AND ADJUDGED this ____ day of ____, 2026.

4
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6 Judge of the Superior Court

7
8 Presented by:

9 NICHOLAS W. BROWN
10 Attorney General

11 s/ 

12 ANDREA ALEGRETT, WSBA No. 50236
13 KATHLEEN BOX, WSBA No. 45254
14 BRET FINKELSTEIN, WSBA No. 48845
15 Assistant Attorneys General
16 Consumer Protection Division
17 800 Fifth Avenue, Suite 2000
18 Seattle, WA 98104-3188
19 206-464-7744
20 andrea.alegrett@atg.wa.gov
21 kathleen.box@atg.wa.gov
22 bret.finkelstein@atg.wa.gov

23 *Attorneys for Plaintiff State of Washington*

24 Agreed to and approved for entry by:

25 KING & SPALDING LLP

26 s/ 

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Attorneys for Defendants

EXHIBIT A

STATE	CONSUMER PROTECTION LAWS	COMPREHENSIVE CONSUMER PRIVACY LAWS
AK - ALASKA	Unfair Trade Practices Act, Alaska Stat. 45.50.471, <i>et seq.</i>	
AL - ALABAMA	Alabama Deceptive Trade Practices Act, Ala. Code §§ 8-19-1, <i>et seq.</i>	
AZ - ARIZONA	Arizona Consumer Fraud Act, Ariz. Rev. Stat. §§ 44-1521, <i>et seq.</i>	
CO - COLORADO	Colorado Consumer Protection Act, C.R.S. §§ 6-1-101, <i>et seq.</i>	Colorado Privacy Act, C.R.S. §§ 6-1-1301, <i>et seq.</i>
CT - CONNECTICUT	Connecticut Unfair Trade Practices Act, Conn. Gen. Stat. §§ 42-110b, <i>et seq.</i>	Data Privacy and Security, Conn. Gen. Stat. §§ 42-515, <i>et seq.</i>
DC - DISTRICT OF COLUMBIA	Consumer Protection Procedures Act, D.C. Code §§ 28-3901, <i>et seq.</i>	
DE - DELAWARE	Consumer Fraud Act, 6 Del. C. §§ 2511, <i>et seq.</i>	Delaware Personal Data Privacy Act, 6 Del. C. §§ 12D-101, <i>et seq.</i>
FL-FLORIDA	Florida Deceptive and Unfair Trade Practices Act, Chapter 501, Part II, §501.201 <i>et seq.</i> , Florida Statutes	Florida Digital Bill of Rights, Chapter 501, Part V, §501.715, Florida Statutes
HI - HAWAII	Uniform Deceptive Trade Practice Act, Haw. Rev. Stat. § 481A and Haw. Rev. Stat. § 480-2	

ID - IDAHO	Idaho Consumer Protection Act, Idaho Code §§ 48-601, <i>et seq.</i>	
IL - ILLINOIS	Illinois Consumer Fraud and Deceptive Business Practices Act, 815 ILCS 505/1, <i>et seq.</i>	
KS - KANSAS	Kansas Consumer Protection Act, K.S.A §§ 50-623, <i>et seq.</i>	
KY- KENTUCKY	Kentucky Consumer Protection Act, KRS §§ 367.110-367.300, 367.990	Kentucky Consumer Data Protection Act (§§ KRS 367.3611 <i>et seq.</i>) (effective Jan. 1, 2026)
MA - MASSACHUSETTS	Massachusetts Consumer Protection Act, Mass. Gen. Laws ch. 93A	
MD - MARYLAND	Maryland Consumer Protection Act, Md. Code Ann., Com. Law §§ 13-101, <i>et seq.</i>	Maryland Online Data Privacy Act, Md. Code Ann., Com. Law §§ 14-4701, <i>et seq.</i>
ME - MAINE	Maine Unfair Trade Practices Act, 5 M.R.S.A. §§ 205-A, <i>et seq.</i>	
MI - MICHIGAN	Michigan Consumer Protection Act, MCL 445.901 <i>et seq.</i>	

MN - MINNESOTA	Uniform Deceptive Trade Practices Act, Minn. Stat. §§ 325D.43-.48; Consumer Fraud Act, Minn. Stat. §§ 325F.68-.6945	Minnesota Consumer Data Privacy Act, Minn. Stat. §§ 325M.10-325M.21 (effective July 31, 2025)
MS - MISSISSIPPI	Miss. Code. Ann. § 75-24-1	
NC - NORTH CAROLINA	North Carolina Unfair and Deceptive Trade Practices Act, N.C.G.S. §§ 75-1.1, <i>et seq.</i>	
NH - NEW HAMPSHIRE	New Hampshire Consumer Protection Act, N.H. Rev. Stat. Ann. §§ 358-A:1, <i>et seq.</i>	N.H. Rev. Stat. Ann. §§ 507-H:1, <i>et seq.</i> (effective Jan. 1, 2025)
NJ - NEW JERSEY	New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1, <i>et seq.</i>	N.J.S.A. 56:8-166.4 to 56:8-166.19 (effective Jan. 15, 2025)
NV - NEVADA	Nevada Deceptive Trade Practices Act, Nev. Rev. Stat. §§ 598.0903, <i>et seq.</i>	
NY - NEW YORK	N.Y. Exec. Law § 63(12); N.Y. Gen. Bus. Law §§ 349/350	
ND - NORTH DAKOTA	N.D. Cent. Code §§ 51-15-01, <i>et seq.</i>	

OH - OHIO	Ohio Consumer Sales Practices Act, R.C. §§ 1345.01, <i>et seq.</i>	
OK - OKLAHOMA	Oklahoma Consumer Protection Act, 15 O.S. Section 751, <i>et seq.</i>	
OR - OREGON	Oregon Unlawful Trade Practices Act, ORS 646.605, <i>et seq.</i>	Oregon Consumer Privacy Act, ORS 646A.570-646A.589 (effective July 1, 2024)
PA - PENNSYLVANIA	Pennsylvania Unfair Trade Practices and Consumer Protection Law, 73 P.S. §§ 201-1, <i>et seq.</i>	
SC - SOUTH CAROLINA	South Carolina Unfair Trade Practices Act, S.C. Code Ann. §§ 39-5-10, <i>et seq.</i>	
SD - SOUTH DAKOTA	Deceptive Trade Practices and Consumer Protection Act, S.D. Codified Laws §§ 37-24-1, <i>et seq.</i>	
UT - UTAH	Utah Consumer Sales Practices Act Utah Code §§ 13-11-1, <i>et seq.</i>	Utah Consumer Privacy Act, Utah Code §§ 13-61-101, <i>et seq.</i>
VA - VIRGINIA	Virginia Consumer Protection Act, Virginia Code §§ 59.1-196 through 59.1-207	Consumer Data Protection Act, Virginia Code §§ 59.1-575-59.1-584

VT - VERMONT	Vermont Consumer Protection Act, 9 V.S.A. §§ 2451, <i>et seq.</i>	
WA - WASHINGTON	Washington Consumer Protection Act, RCW 19.86.010, <i>et seq.</i>	
WI - WISCONSIN	Wisconsin Deceptive Trade Practices Act, Wis. Stat. §§ 100.18, <i>et seq.</i>	