



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

January 13, 2026

Anonymous

Re: *In the Matter of General Motors LLC et al.*, No. 2423052

Dear Anonymous Commenter:

Thank you for commenting on the Federal Trade Commission's ("FTC's") proposed consent order in the above-referenced proceeding. During the public comment period, the Commission received seven public comments, including yours, expressing a variety of viewpoints on the proposed Order. The Commission has considered your comment and placed it on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii).

The Commission is committed to protecting consumers from deceptive, unfair, and other unlawful practices, and appreciates your feedback on this matter. After reviewing all the comments received, the Commission has determined that the public interest is served by issuing the Decision and Order in final form without modification.

The final Order settles allegations that Respondents General Motors LLC, General Motors Holdings LLC, and OnStar LLC ("General Motors") violated Section 5 of the FTC Act, 15 U.S.C. § 45, through the use and disclosure of consumers' precise geolocation and driver behavior data without obtaining affirmative express consent prior to collecting the data, as well as deceptively failing to disclose General Motors' use and disclosure of precise geolocation and driver behavior data.

The Order requires General Motors to obtain affirmative express consent prior to the collection, use, and sharing of the covered driver data, which includes precise geolocation and driver behavior data such as hard braking and hard acceleration. General Motors is also required to provide consumers the ability to withhold or withdraw consent for the collection, use, and sharing of covered driver data. The Order also requires General Motors to delete the covered driver data that they previously collected without affirmative express consent. The Order also limits General Motors' data collection to that for which it has received consumers' affirmative express consent. In doing so, it protects consumers from overcollection of covered driver data and ensures that collection only occurs within the bounds to which consumers have consented.

The Order also bans General Motors from sharing covered driver data with consumer reporting agencies for five years but would allow General Motors to disclose such data after five years after having obtained consumers' affirmative express consent.

The Order also requires General Motors to create a retention schedule for covered driver data and is intended to ensure that General Motors is collecting and using covered driver data consistent with consumer consent. The Order requires General Motors to request third parties with whom it has previously shared covered driver data to delete that data and to not engage in further sharing with any third party that does not confirm receipt of said request.

Additionally, the Order requires General Motors to provide all consumers the ability to request a copy of their covered driver data and to request that such data be deleted. General Motors must ensure that consumers can disable collection of precise geolocation data from their vehicles to the extent the vehicle is equipped with such technology. The Order also provides consumers with the ability to fully opt out of collection of all data—not limited to data included in the definition of covered driver data—with narrow exclusions for consumer-initiated communication, safety, and over-the-air vehicle software updates. The Order also prohibits General Motors from making misrepresentations regarding their collection, use, sharing, and deletion of consumers' data. The Commission will monitor General Motors' compliance with the Order for 20 years.

Your comment noted that when consumers agree to allow businesses collect and sell their data, consumers are not provided with compensation for the data collection, which you believe to be unfair. However, this Order provides consumers with the ultimate choice to opt out of most data collection and to decline to allow General Motors to share the data with third parties. The Commission believes the terms of the Order offer substantial protections to consumers. For your information, enclosed is a copy of the final Decision and Order. Other relevant materials are available from the Commission's website at <http://www.ftc.gov>.

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources, and we appreciate your interest in this matter.

By direction of the Commission.

Very truly yours,

April J. Tabor
Secretary



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

January 13, 2026

American Property Casualty Insurance Association
555 12 Street NW, Suite 550
Washington, DC 20004

Re: *In the Matter of General Motors LLC et al.*, No. 2423052

Dear American Property Casualty Insurance Association:

Thank you for commenting on the Federal Trade Commission's ("FTC's") proposed consent order in the above-referenced proceeding. During the public comment period, the Commission received seven public comments, including yours, expressing a variety of viewpoints on the proposed order. The Commission has considered your comment and placed it on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii).

The Commission is committed to protecting consumers from deceptive, unfair, and other unlawful practices, and appreciates your feedback on this matter. In your comment, you joined Consumer Data Industry Association in recommending that the FTC strike Provision I of the proposed Order due to "the harm to consumers, limits on competition for usage-based insurance programs, and burden on smaller insurers that the provision could create." The Commission does not believe that Provision I will harm consumers. To the contrary, the proposed Complaint alleges that Respondents misrepresented to consumers what the OnStar SmartDriver data would be used for and by whom and further alleges that Respondents failed to disclose that they shared covered driving data with consumer reporting agencies for insurance purposes. The five-year ban is appropriate given Respondents' misrepresentations. While the ban is in place, consumers of General Motors-branded vehicles may still transmit their driver behavior data via smartphone apps and onboard devices directly to their respective insurance carriers to take advantage of discounts offered through usage-based insurance ("UBI") programs.

After reviewing all the comments received, the Commission has determined that the public interest is served by issuing the Decision and Order in final form without modification.

The final Order settles allegations that Respondents General Motors LLC, General Motors Holdings LLC, and OnStar LLC ("General Motors") violated Section 5 of the FTC Act, 15 U.S.C. § 45, through the use and disclosure of consumers' precise geolocation and driver behavior data without obtaining affirmative express consent prior to collecting the data, as well as deceptively failing to disclose General Motors' use and disclosure of precise geolocation and driver behavior data.

The Order requires General Motors to obtain affirmative express consent prior to the collection, use, and sharing of the covered driver data, which includes precise geolocation and driver behavior data such as hard braking and hard acceleration. General Motors is also required to provide consumers the ability to withhold or withdraw consent for the collection, use, and sharing of covered driver data. The Order also requires General Motors to delete the covered driver data that they previously collected without affirmative express consent. The Order also limits General Motors' data collection to that for which it has received consumers' affirmative express consent. In doing so, it protects consumers from overcollection of covered driver data and ensures that collection only occurs within the bounds to which consumers have consented.

The Order also bans General Motors from sharing covered driver data with consumer reporting agencies for five years but would allow General Motors to disclose such data after five years if General Motors first obtains consumers' affirmative express consent.

The Order also requires General Motors to create a retention schedule for covered driver data and is intended to ensure that General Motors is collecting and using covered driver data consistent with consumer consent. The Order requires General Motors to request third parties with whom it has previously shared covered driver data to delete that data and to not engage in further sharing with any third party that does not confirm receipt of said request.

Additionally, the Order requires General Motors to provide all consumers the ability to request a copy of their covered driver data and to request that such data be deleted. General Motors must ensure that consumers can disable collection of precise geolocation data from their vehicles to the extent the vehicle is equipped with such technology. The Order also provides consumers with the ability to fully opt out of collection of all data—not limited to data included in the definition of covered driver data—with narrow exclusions for consumer-initiated communication, safety, and over-the-air vehicle software updates. The Order also prohibits General Motors from making misrepresentations regarding their collection, use, sharing, and deletion of consumers' data. The Commission will monitor General Motors' compliance with the Order for 20 years.

The Commission believes the terms of the Order offer substantial protections to consumers. For your information, enclosed is a copy of the final Decision and Order. Other relevant materials are available from the Commission's website at <http://www.ftc.gov>.

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources, and we appreciate your interest in this matter.

By direction of the Commission.

Very truly yours,

April J. Tabor
Secretary



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

January 13, 2026

Steve Banton

Re: *In the Matter of General Motors LLC et al.*, No. 2423052

Dear Mr. Banton:

Thank you for commenting on the Federal Trade Commission's ("FTC's") proposed consent order in the above-referenced proceeding. During the public comment period, the Commission received seven public comments, including yours, expressing a variety of viewpoints on the proposed Order. The Commission has considered your comment and placed it on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii).

The Commission is committed to protecting consumers from deceptive, unfair, and other unlawful practices, and appreciates your feedback on this matter. After reviewing all the comments received, the Commission has determined that the public interest is served by issuing the Decision and Order in final form without modification.

The final Order settles allegations that Respondents General Motors LLC, General Motors Holdings LLC, and OnStar LLC ("General Motors") violated Section 5 of the FTC Act, 15 U.S.C. § 45, through the use and disclosure of consumers' precise geolocation and driver behavior data without obtaining affirmative express consent prior to collecting the data, as well as deceptively failing to disclose General Motors' use and disclosure of precise geolocation and driver behavior data.

The Order requires General Motors to obtain affirmative express consent prior to the collection, use, and sharing of the covered driver data, which includes precise geolocation and driver behavior data such as hard braking and hard acceleration. General Motors is also required to provide consumers the ability to withhold or withdraw consent for the collection, use, and sharing of covered driver data. The Order also requires General Motors to delete the covered driver data that they previously collected without affirmative express consent. The Order also limits General Motors' data collection to that for which it has received consumers' affirmative express consent. In doing so, it protects consumers from overcollection of covered driver data and ensures that collection only occurs within the bounds to which consumers have consented.

The Order also bans General Motors from sharing covered driver data with consumer reporting agencies for five years but would allow General Motors to disclose such data after five years if General Motors first obtains consumers' affirmative express consent.

The Order also requires General Motors to create a retention schedule for covered driver data and is intended to ensure that General Motors is collecting and using covered driver data consistent with consumer consent. The Order requires General Motors to request third parties with whom it has previously shared covered driver data to delete that data and to not engage in further sharing with any third party that does not confirm receipt of said request.

Additionally, the Order requires General Motors to provide all consumers the ability to request a copy of their covered driver data and to request that such data be deleted. General Motors must ensure that consumers can disable collection of precise geolocation data from their vehicles to the extent the vehicle is equipped with such technology. The Order also provides consumers with the ability to fully opt out of collection of all data—not limited to data included in the definition of covered driver data—with narrow exclusions for consumer-initiated communication, safety, and over-the-air vehicle software updates. The Order also prohibits General Motors from making misrepresentations regarding their collection, use, sharing, and deletion of consumers' data. The Commission will monitor General Motors' compliance with the Order for 20 years.

In your comment, you recommended that the Commission add the following measures to strengthen the Order: narrow the exemption for safety, security, and preventing illegal activity and require Respondents to internally log each instance data is accessed or retained pursuant to this exemption; add more explicit data minimization mandates; require consent for each type of data usage and limit conditioning of consent in exchange for basic and critical functionalities of a modern car; mandate a data deletion schedule; set deadlines and concrete procedures for fulfilling consumer requests to access or delete personal data; require mechanisms to disable Wi-Fi scanning or logging; require compliance reporting regarding the Order provisions; and require third-party audits with results made public.

A number of your suggested changes are reflected in the Order, such as requiring separate affirmative express consent for each unrelated service or feature, allowing consumers to withhold and withdraw affirmative express consent, a retention schedule requirement, and compliance reporting. For example, the Order requires General Motors to describe in detail how it is in compliance with each provision of the Order, including procedures for fulfilling consumer requests to access or delete personal data. The Order also specifies that General Motors must, at minimum, regularly update a public web page containing the names of third parties collecting the covered driver data or to whom such information is disclosed. Because the Complaint contains no allegations pertaining to Wi-Fi scanning or logging, it is not addressed in the proposed Order. Finally, the Commission was mindful of the critical importance of ensuring safe operation of vehicles on the road when considering exemptions for the collection, use, and disclosure of covered driver data.

The Commission believes the terms of the Order offer substantial protections to consumers. For your information, enclosed is a copy of the final Decision and Order. Other relevant materials are available from the Commission's website at <http://www.ftc.gov>.

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources, and we appreciate your interest in this matter.

By direction of the Commission.

Very truly yours,

April J. Tabor
Secretary



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FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

January 13, 2026

Cardiac Imaging, Inc.

Re: *In the Matter of General Motors LLC et al.*, No. 2423052

Dear Cardiac Imaging:

Thank you for commenting on the Federal Trade Commission's ("FTC's") proposed consent order in the above-referenced proceeding. During the public comment period, the Commission received seven public comments, including yours, expressing a variety of viewpoints on the proposed Order. The Commission has considered your comment and placed it on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii).

The Commission is committed to protecting consumers from deceptive, unfair, and other unlawful practices, and appreciates your feedback on this matter. After reviewing all the comments received, the Commission has determined that the public interest is served by issuing the Decision and Order in final form without modification.

The final Order settles allegations that Respondents General Motors LLC, General Motors Holdings LLC, and OnStar LLC ("General Motors") violated Section 5 of the FTC Act, 15 U.S.C. § 45, through the use and disclosure of consumers' precise geolocation and driver behavior data without obtaining affirmative express consent prior to collecting the data, as well as deceptively failing to disclose General Motors' use and disclosure of precise geolocation and driver behavior data.

The Order requires General Motors to obtain affirmative express consent prior to the collection, use, and sharing of the covered driver data, which includes precise geolocation and driver behavior data such as hard braking and hard acceleration. General Motors is also required to provide consumers the ability to withhold or withdraw consent for the collection, use, and sharing of covered driver data. The Order also requires General Motors to delete the covered driver data that they previously collected without affirmative express consent. The Order also limits General Motors' data collection to that for which it has received consumers' affirmative express consent. In doing so, it protects consumers from overcollection of covered driver data and ensures that collection only occurs within the bounds to which consumers have consented.

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Your comment noted the importance of having clear and enforceable terms in the Order to prevent similar issues in the future. The Commission believes the terms of the Order fulfill those goals and offer substantial protections to consumers. For your information, enclosed is a copy of the final Decision and Order. Other relevant materials are available from the Commission's website at <http://www.ftc.gov>.

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources, and we appreciate your interest in this matter.

By direction of the Commission.

Very truly yours,

April J. Tabor
Secretary



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

January 13, 2026

Consumer Data Industry Association
1090 Vermont Avenue NW, Suite 200
Washington, DC 20005-4905

Re: *In the Matter of General Motors LLC et al.*, No. 2423052

Dear Consumer Data Industry Association:

Thank you for commenting on the Federal Trade Commission's ("FTC's") proposed consent order in the above-referenced proceeding. During the public comment period, the Commission received seven public comments, including yours, expressing a variety of viewpoints on the proposed Order. The Commission has considered your comment and placed it on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii).

The Commission is committed to protecting consumers from deceptive, unfair, and other unlawful practices, and appreciates your feedback on this matter. In your comment, you recommended that the FTC strike Provision I of the proposed Order because: the allegations in the Complaint do not support a prohibition on disclosure of data to consumer reporting agencies; a prohibition on disclosing data to consumer reporting agencies harms consumers and deprives them of their rights under the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*; and such a prohibition runs afoul of the FTC's mission to promote a fair and efficient marketplace and would preempt states' authority to regulate insurance. The Commission does not believe that Provision I will harm consumers. To the contrary, the proposed Complaint alleges that Respondents misrepresented to consumers what the OnStar SmartDriver data would be used for and by whom and further alleges that Respondents failed to disclose that they shared covered driving data with consumer reporting agencies for insurance purposes. The five-year ban is appropriate given Respondents' misrepresentations. While the ban is in place, consumers of General Motors-branded vehicles may still transmit their driver behavior data via smartphone apps and onboard devices directly to their respective insurance carriers to take advantage of discounts offered through usage-based insurance ("UBI") programs.

After reviewing all the comments received, the Commission has determined that the public interest is served by issuing the Decision and Order in final form without modification.

The final Order settles allegations that Respondents General Motors LLC, General Motors Holdings LLC, and OnStar LLC ("General Motors") violated Section 5 of the FTC Act, 15 U.S.C. § 45, through the use and disclosure of consumers' precise geolocation and driver behavior data without obtaining affirmative express consent prior to collecting the data, as well as

deceptively failing to disclose General Motors' use and disclosure of precise geolocation and driver behavior data.

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The Commission believes the terms of the Order offer substantial protections to consumers. For your information, enclosed is a copy of the final Decision and Order. Other relevant materials are available from the Commission's website at <http://www.ftc.gov>.

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources, and we appreciate your interest in this matter.

By direction of the Commission.

Very truly yours,

April J. Tabor
Secretary



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

January 13, 2026

Andrew Gonzalez

Re: *In the Matter of General Motors LLC et al.*, No. 2423052

Dear Mr. Gonzalez:

Thank you for commenting on the Federal Trade Commission's ("FTC's") proposed consent order in the above-referenced proceeding. During the public comment period, the Commission received seven public comments, including yours, expressing a variety of viewpoints on the proposed Order. The Commission has considered your comment and placed it on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii).

The Commission is committed to protecting consumers from deceptive, unfair, and other unlawful practices, and appreciates your feedback on this matter. After reviewing all the comments received, the Commission has determined that the public interest is served by issuing the Decision and Order in final form without modification.

The final Order settles allegations that Respondents General Motors LLC, General Motors Holdings LLC, and OnStar LLC ("General Motors") violated Section 5 of the FTC Act, 15 U.S.C. § 45, through the use and disclosure of consumers' precise geolocation and driver behavior data without obtaining affirmative express consent prior to collecting the data, as well as deceptively failing to disclose General Motors' use and disclosure of precise geolocation and driver behavior data.

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Your comment expressed support for the proposed Order but suggested that there should be monetary relief available for the affected consumers. However, the Supreme Court's decision in *AMG Capital Management v. FTC* precludes the possibility of obtaining monetary relief in this case. The Commission believes the terms of the Order offer substantial protections to consumers. For your information, enclosed is a copy of the final Decision and Order. Other relevant materials are available from the Commission's website at <http://www.ftc.gov>.

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources, and we appreciate your interest in this matter.

By direction of the Commission.

Very truly yours,

April J. Tabor
Secretary



UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Office of the Secretary

January 13, 2026

National Automobile Dealers Association

Re: *In the Matter of General Motors LLC et al.*, No. 2423052

Dear National Automobile Dealers Association:

Thank you for commenting on the Federal Trade Commission's ("FTC's") proposed consent order in the above-referenced proceeding. During the public comment period, the Commission received seven public comments, including yours, expressing a variety of viewpoints on the proposed Order. The Commission has considered your comment and placed it on the public record pursuant to Rule 4.9(b)(6)(ii) of the Commission's Rules of Practice, 16 C.F.R. § 4.9(b)(6)(ii).

In your comment, you sought assurance that franchised automobile dealers would not be held liable for violations of the provision of the proposed Order requiring obtaining affirmative express consent, particularly since franchised dealers did not have an active role in the language or drafting of the consent agreement. Only the Respondents named in the proposed Order have agreed to comply with the terms of the decision and order, and only the named Respondents may be liable for civil penalties and other relief for violations of the Order.

The Commission is committed to protecting consumers from deceptive, unfair, and other unlawful practices, and appreciates your feedback on this matter. After reviewing all the comments received, the Commission has determined that the public interest is served by issuing the Decision and Order in final form, without modification.

The final Order settles allegations that Respondents General Motors LLC, General Motors Holdings LLC, and OnStar LLC ("General Motors") violated Section 5 of the FTC Act, 15 U.S.C. § 45, through the use and disclosure of consumers' precise geolocation and driver behavior data without obtaining affirmative express consent prior to collecting the data, as well as deceptively failing to disclose General Motors' use and disclosure of precise geolocation and driver behavior data.

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General Motors' data collection to that for which it has received consumers' affirmative express consent. In doing so, it protects consumers from overcollection of covered driver data and ensures that collection only occurs within the bounds to which consumers have consented.

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The Commission believes the terms of the Order offer substantial protections to consumers. For your information, enclosed is a copy of the final Decision and Order. Other relevant materials are available from the Commission's website at <http://www.ftc.gov>.

Thank you again for your comment. The Commission is aided in its analysis by hearing from a variety of sources, and we appreciate your interest in this matter.

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Very truly yours,

April J. Tabor
Secretary