



Consumer  
Assembly  
2024

Wednesday, June 5  
Thursday, June 6

CONSUMER FEDERATION OF AMERICA'S  
Fifty-Second Annual  
Awards Celebration

Thursday, June 6

The theme of this year's Consumer Assembly is "Protecting our Most Vulnerable Consumers." Don't miss panels on topics like protecting servicemembers' privacy, AI's impact on consumer products and services, and more!

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## Topics in this issue:

- CFA Applauds Supreme Court Decision to Uphold Funding Structure for CFPB
- Rising Insurance Costs in Maryland
- A Guide to FTC Informal Hearings
- Alaska Legislature Passes First of its Kind Alcohol Cancer Warning Requirement



### CFA Applauds Supreme Court Decision to Uphold Funding Structure for CFPB

**By: Adam Rust, Director of Financial Services**

In a monumental win for consumers earlier this month, the Supreme Court concluded that the Consumer Financial



### Insurance Costs are Rising in Maryland and Consumers Are Suffering - Governor Wes Moore Has a Golden Opportunity to Change That

**By: Michael DeLong, Research and Advocacy Associate**

Maryland's current Insurance Commissioner is retiring, giving Governor Wes Moore

Protection Bureau's funding structure satisfies the Constitution's Appropriations clause. Since its founding in 2011, the agency has returned \$19 billion to individuals in direct relief. "The consumers of America won the battle in court," said Adam Rust, "but we fear this fight is long from over."

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the opportunity to address the unfair discrimination and rising costs in insurance. A state's Insurance Commissioner has the power to ensure that insurance is reasonably priced and accessible, and stop abuses and unfair discrimination. By appointing a pro-consumer commissioner, Governor Moore can make help make insurance affordable and fair for all Marylanders.

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## A Guide to FTC Informal Hearings

**By: Erin Witte, Director of Consumer Protection**

Federal Trade Commission informal hearings are a part of its rulemaking process, although they have been historically criticized for potentially delaying regulations. These hearings, unique to FTC Section 18, can be requested by commenters or initiated by the FTC itself. They aim to resolve disputed issues of material fact and allow for cross-examination and rebuttal evidence. However, parties must demonstrate the necessity of these methods. Advocates can



## Alaska Legislature Passes First of its Kind Alcohol Cancer Warning Requirement

**By: Thomas Gremillion, Director of Food Policy**

A new law passed by the Alaska State Senate earlier this month will require all alcohol retailers in the state to post cancer warning signs at the point-of-sale. The bill, which is awaiting the signature of Governor Mike Dunleavy, reflects growing concern that drinkers do not sufficiently comprehend the cancer risk associated with alcohol. Researchers estimate that cancers associated with alcohol consumption affect nearly

support FTC rulemaking efforts by participating conditionally in hearings and highlighting consumer protection concerns.

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90,000 Americans each year. The bill marks the first time a state legislature has targeted alcohol specifically as a carcinogen.

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