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New Data: Off-Highway Vehicle (OHV) Fatalities Surge 127% in 2024

Off-highway vehicle (OHV) fatalities continue to claim lives at an alarming rate. According to CFA's most recent data, 632 riders lost their lives in preventable OHV accidents across the country in 2024, a 127 percent increase from the year before. Of these preventable tragedies, 119 involved children 16 years old or younger. The increasing



Consumer Advocates Call Attention to 21 Public Enforcement Actions Dismissed by the CFPB

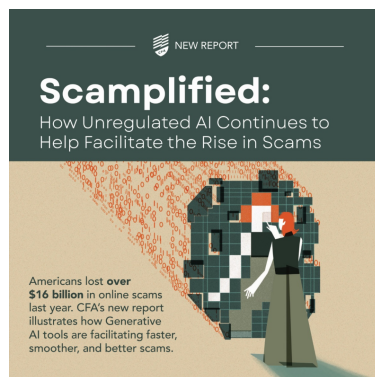
CFA and the Student Borrower Protection Center published a memorandum detailing the 21 public enforcement actions dismissed by the Trump-Vought Consumer Financial Protection Bureau. The dismissal of these actions pardons repeat offender corporations, setting a dangerous precedent. The agency is also seeking to

number of OHV fatalities is especially concerning in the context of ongoing attacks on the Consumer Product Safety Commission (CPSC) and efforts to undermine the agency's authority. CFA urges consumers to prevent tragic fatalities by operating these vehicles safely and away from paved roads.

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abolish or modify court orders where lawbreaking companies agreed to compensate consumers and pay fines for their misconduct. This memo serves to memorialize the full sweep of CFPB enforcement actions and call attention to the administration's abandonment of the consumers they are required to protect.

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New Report on How Unregulated AI Continues to Facilitate the Rise in Scams

Americans lost over \$16 billion in online scams and fraud last year, according to the latest FBI statistics. Nearly \$5 billion was lost by seniors alone – and due to systemic underreporting issues, that number is certainly higher. CFA's new report illustrates how a host of generative AI tools on the market are facilitating faster, smoother, and more convincing scams. While AI companies are not responsible for the fact



Three Policies That Will Drive Up Insurance Costs

Rising home insurance costs have affected consumers across the country, with homeowners paying dramatically higher premiums, reducing coverage, or even foregoing insurance altogether. The recent cuts to disaster relief programs at the Department of Housing and Urban Development will limit support for rebuilding, resulting in even higher out-of-pocket costs for homeowners. Similarly, programs at FEMA that underwrite community risk-

these scams exist, most are not implementing enough moderation or guardrails to limit how their platforms enable scams. Regardless of the companies' practices, government entities and consumers will have to be proactive to fight the impacts of the growing problems.

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reduction projects have been eliminated. Finally, the National Oceanic and Atmospheric Administration's (NOAA) data collection and research has been scaled back, meaning critical precautions, evacuations, and emergency responses to natural disasters may be less effective and more expensive.

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CFA News Update is a publication of the Consumer Federation of America

Editor: Katie McCann

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