

My name is Jordan Abbott and I am an attorney with Acxiom, headquartered in Little Rock, Arkansas. It is a real honor and pleasure to be here today and to talk with you about the important benefits that flow from the use of public record data.

I would like to note parenthetically before I begin, that, when I worked as an assistant attorney general in the Consumer Protection Division of the Arkansas Attorney General's Office, I had the good fortune to work on several multistate matters with a couple of Vermont Deputy Attorneys General, Julie Brill and Eliot Berg. Those two, as well as Attorney General Sorrell, are in my consumer protection hall of fame. I learned my craft from two of the masters. I want to state at the outset and assure you, Vermont's influence is felt nationwide.

I am here today on behalf of the Coalition for Sensible Public Record Access, a non-profit that seeks to promote and protect access to public records for personal, commercial, and societal use. In a word, CSPRA encourages legislation that insures public record access. My goal here, today, is to demonstrate the incredible value, and, in fact, the crucial nature of the ethical use of public records in our daily lives.

CSPRA is made up of entities that serve as key links in the data ecosystem.

Together, CSPRA members have over 40,000 employees in the United States.

Admittedly, companies that use public record data have not done an effective job of communicating the benefits of those uses to policy makers and consumers. It is not an excuse, but sometimes the benefits are not readily apparent. But, in my

view, like air, it becomes obvious, real quick, when the availability becomes scarce or is cut off.

When you consider the industries that CSPRA members support: insurance, banking, health care, real estate, and retail; it is not an exaggeration to claim our members support and facilitate trillions in economic activity. It is also not an exaggeration to say our economy and society depend on value-added information and services of which public records play a unique and, I think, irreplaceable part.

As I said, public record data has special characteristics that make it unique. In particular, public record data is an excellent source of accurate information. This level of accuracy supports all kinds of objectives from improved marketing campaigns to fraud detection and prevention.

Obviously, public records data is crucial to support the banking and real estate industries. It is imperative to know whether a piece of property is free and clear of any mortgages and encumbrances. Without access to public records, I'm not sure how the real estate industry would function. In my opinion, it couldn't.

But it is not just companies that benefit from the access to, and use of, public records. Consumers directly benefit by being able to surf the web and quickly find out how much houses are selling for in a given area are selling. They can then use that knowledge to make a more informed decision in buying and selling a home. These are well known examples. But there is a myriad of other uses of real property public record information.

Real estate records, for example, serve as the basis for an accurate description and location of real property. Public records often have pre and post directional that are missing in other data sources. This kind of information is highly useful in data hygiene applications and allows companies to fill in the blanks in and have a more complete record.

Similarly, information, like the kind found in professional licenses, can help insure names are properly parsed and cataloged. For example, it is extremely helpful to be able to distinguish not only between John Smith Sr and John Smith Jr., but between John Smiths in completely different families!

Companies are thinking up innovative ways to use public record data all of the time in order to create products and services, that at one time, we didn't know we needed, but now, can hardly live without. An example are the maps available via our Internet browsers and mobile apps. Those applications started with public record information and quickly evolved from there.

Public records are also needed to respond to safety issues. For example, as a result of the massive Takata-sourced airbag inflator defects, over 42 million car owners have to be contacted and notified of the potential deadly issue, which the National Highway Transportation Safety Administration has called the "largest and most complex safety recall in U.S history." Companies similar to some of our CSPRA members are assisting with that notification effort by procuring drivers license and motor vehicle data in accordance with state and federal Drivers Privacy Protection Acts. I believe it is fair to say that thousands of Vermonters will ultimately be notified.

In addition to those worthwhile and necessary uses, I thought I would spend a few moments relating a story that I think demonstrates the value of public record data and how CSPRA members have contributed to society.

Within hours of the tragedy of 9/11, the company I work for, Acxiom, as well as our largest banking client, contacted the FBI and volunteered to assist in attempting to identify the hijackers by using our big data analytics capabilities. Acting pursuant to subpoenas and using the client's data and Acxiom data, including public record data, the taskforce was very quickly able to, not only identify most of the hijackers, connect the correlations between them and where they lived, but also uncovered their sources of funding. Many of my Acxiom colleagues that worked on that taskforce consider their contributions to be the highlight of their professional careers.

In conclusion, public records form the foundation of innumerable products and services, many that are free to consumers and that we may take for granted. Individuals and private entities, use public data to great personal and societal benefit and those uses should be preserved and promoted.

Thank you for the opportunity to be with you today.