



Jigar Gandhi
Counsel

July 6, 2018

Ms. Marlene H. Dortch
Office of the Secretary
Federal Communications Commission
445 12th Street, SW
Washington, DC 20554

Filed Electronically at <http://www.fcc.gov/ecfs/>

Re: Interpretation of the Telephone Consumer Protection Act considering the D.C. Circuit's ACA International Decision (CG Docket No. 18-152; CG Docket No. 02-278)

Dear Ms. Dortch:

On behalf of the American Council of Life Insurers ("ACLI")¹ and its 290-member life insurance companies, we are writing in response to the Public Notice of the Federal Communications Commission (the "FCC") for public comment on the interpretation and implementation of the Telephone Consumer Protection Act (the "TCPA") considering the recent decision of the U.S. Court of Appeals for the District of Columbia in *ACA International v. FCC*. ACLI's has member companies have a significant interest in this notice and strongly support the comments filed by the Insurance Coalition ("the Coalition") on June 13th.

As the Insurance Coalition adeptly lays out in its letter, there is significant turnover of phone numbers on an annual basis, however no government agency maintains an authoritative wireless telephone directory or reassigned phone number database. The lack of such a directory makes it nearly impossible to know if the call violates the TCPA.² ACLI therefore supports the Coalition's proposed solutions to 1) Establish a database of reassigned cellphone numbers to enhance TCPA compliance 2) to adopt a safe harbor for businesses that utilize such a database, and 3) to define a "called party" as "intended recipient" to align with Congressional intent.³

We appreciate your willingness to consider our comments. Thank you and please do not hesitate to contact me should you have any questions.

Sincerely,

Jigar Gandhi

¹ American Council of Life Insurers (ACLI) is a Washington, D.C.-based trade association with 290 member companies operating in the United States and abroad. ACLI advocates in state, federal, and international forums for public policy that supports the industry marketplace and the 75 million American families that rely on life insurers' products for financial and retirement security. ACLI members offer life insurance, annuities, retirement plans, long-term care and disability income insurance, and reinsurance, representing more than 95 percent of industry assets, 92 percent of life insurance premiums, and 97 percent of annuity considerations in the United States. Learn more at www.acli.com.

² Insurance Coalition letter, *available at*, <https://ecfsapi.fcc.gov/file/10613593605062/Insurance%20Coalition%20TCPA%20Comments.pdf>

³ *Id.*