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# The Road to Regulation: Vehicle Service Contracts Explained

## Moving the Metal: The Auto Finance Podcast

### SPEAKERS

[Brooke K. Conkle](#) | [Brian T. Casey](#) | [Christopher J. Capurso](#)

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In this episode of *Moving the Metal: The Auto Finance Podcast*, hosts Brooke Conkle and Chris Capurso are joined by Brian Casey, a partner in Troutman Pepper Locke's Insurance, Transactional, and Regulatory Practice Group. Together, they explore the complex world of vehicle service contracts (VSCs) and ancillary products within the auto finance industry. Brian shares insights into the history and evolution of VSCs, discussing the distinction between insurance and non-insurance products and the regulatory landscape that governs them. The conversation delves into state-specific regulations, licensing requirements, and the impact of privacy laws like the Gramm-Leach-Bliley Act on the industry. Tune in to understand the intricacies of vehicle service contracts and the challenges faced by providers in navigating this dynamic regulatory environment.

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