

## AMENDMENTS TO HOUSE BILL NO. 1847

Sponsor: REPRESENTATIVE DRISCOLL

Printer's No. 2567

1 Amend Bill, page 1, line 6, by striking out "and consumer  
2 reports" and inserting  
3 services

4 Amend Bill, page 1, lines 7 and 8, by striking out "; and  
5 further providing for civil relief"

6 Amend Bill, page 1, lines 18 through 20; page 2, lines 1  
7 through 12; by striking out "The loss," in line 18, all of lines  
8 19 and 20 on page 1 and all of lines 1 through 12 on page 2 and  
9 inserting

10 The unauthorized access and acquisition of unencrypted data,  
11 or encrypted data with the confidential process or key required  
12 to decrypt the data, that is likely to compromise the security  
13 or confidentiality of personal information maintained by the  
14 entity as part of a database of personal information regarding  
15 multiple individuals and that causes or the entity reasonably  
16 believes has caused or will cause loss or injury to any resident  
17 of this Commonwealth. Good faith acquisition of personal  
18 information by an employee or agent of the entity for the  
19 purposes of the entity is not a breach of the security of the  
20 system if the personal information is not used for a purpose  
21 other than the lawful purpose of the entity and is not subject  
22 to further unauthorized disclosure.

23 \* \* \*

24 "Credit monitoring services." The process of periodically  
25 reviewing a consumer report for activity and changes that could  
26 be indicative of fraudulent activity and reporting the results  
27 of each review to the consumer.

28 Amend Bill, page 2, line 14, by inserting after "9(a)"  
29 and (b)

30 Amend Bill, page 2, line 14, by striking out "is" and

1 inserting

2 are

3 Amend Bill, page 2, lines 17 through 26, by striking out all  
4 of said lines and inserting

5 [A] No consumer reporting agency may impose a [reasonable  
6 charge] fee on a consumer for initially placing a security  
7 freeze or temporarily lifting the security freeze on a  
8 consumer report. [The amount of the charge may not exceed  
9 \$10. The charge to temporarily lift the security freeze may  
10 not exceed \$10 per request. At no time shall the consumer be  
11 charged for removing the freeze.

12 (b) Exceptions.--

13 (1) A consumer will not be charged by a consumer  
14 reporting agency for placing a security freeze or temporarily  
15 lifting a security freeze if the consumer is a victim of  
16 identity theft and provides, or has provided, the consumer  
17 reporting agency with a copy of a police report.

18 (2) A consumer will not be charged by a consumer  
19 reporting agency for placing a security freeze if the  
20 consumer is 65 years of age or older.]

21 Amend Bill, page 2, line 29, by striking out "and consumer  
22 reports" and inserting  
23 services

24 Amend Bill, page 2, line 30, by striking out "(a) Credit  
25 monitoring.--"

26 Amend Bill, page 3, lines 3 and 4, by striking out "of the  
27 consumer's consumer report" and inserting  
28 services

29 Amend Bill, page 3, lines 5 through 10, by striking out all  
30 of said lines and inserting  
31 following the breach of the security of the system.

32 Amend Bill, page 3, line 14, by inserting after "rights"  
33 under section 9.1

34 Amend Bill, page 3, line 14, by inserting after "the" where  
35 it occurs the second time

36 credit monitoring

1 Amend Bill, page 3, line 15, by striking out "under section  
2 9.1"

3 Amend Bill, page 3, lines 16 through 24, by striking out all  
4 of said lines

5 Amend Bill, page 3, line 25, by striking out "5" and  
6 inserting

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