

# 30<sup>th</sup> Alaska State Legislature

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## SB 93 Security Freeze for Protected Consumers

### Sponsor Statement

In 2015 the legislature passed legislation to allow for a security freeze for a minor, but the process by which this was to be initiated by a credit reporting firm was not established in statute.

SB 93 expands the process to not only minors up to the age of 16, but to incapacitated persons with legal representatives. The bill puts in place requirements for identification of both the protected consumer and the parent or legal representative and proof of authority for the legal representative.

Most protected consumers do not have a credit report to freeze, so SB 93 allows consumer reporting agencies to create a credit record to freeze.

SB 93 provides a process by which minors and incapacitate persons can be protected from identity theft.