

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

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## SB 93 Security Freeze for Protected Consumers

### Sponsor Statement

Legislation was passed last year to allow for a security freeze for a minor, but the process for removing the freeze or accessing the record by the representative, or for exemptions to the freeze for by entities like child support divisions, delinquent tax agencies, or agencies investigating fraud were not addressed in the legislation.

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 legal representative and requires proof of the authority of the legal representative.

When a protected consumer does not have a credit record or report, the consumer credit reporting agency will create a record for the consumer.

Senate Bill 93 provides a process by which protected consumers can avoid identity theft by having a personal representative place a security freeze on their credit record or credit report.