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Senate Improves Protections against Identity Theft

ALASKA SENATE MAJORITY

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JUNEAU – The Alaska State Senate unanimously passed a bill today that improves consumer protection rules against identity theft for vulnerable populations.

Senate Bill 93, sponsored by Sen. John Coghill (R-North Pole), grants a parent, guardian or court appointed representative the ability to place a security freeze on the credit record of a minor up to the age of 16 or an incapacitated person, to protect the consumer from identity theft.

"Because minors or incapacitated persons do not have credit reports, the credit reporting agency must create a credit record to place a freeze on them," said Sen. John Coghill (R-North Pole), chairman of the Senate Judiciary Committee. "That process can take up to 30 days."

The bill also establishes safeguards, including requirements for proof of identification for both the protected consumer and the legal representative, as well as proof of the authority of the legal representative.

27 other states already have a similar process in place for protected consumers.

SB 93 is now on its way to the Alaska House of Representatives for consideration.

For more information, contact [Rynnieva Moss](#) in Senator Coghill's office at (907) 465-3719.

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March 17, 2017

The Honorable John Coghill
Alaska State Senate
State Capitol, Room 119
Juneau, AK 99801

RE: SB 93 – Credit Report Security Freeze

Dear Senator Coghill:

On behalf of Equifax, I am writing to express support for Senate Bill 93.

As introduced, Senate Bill 93 will amend existing Alaska law as it relates to the placement and removal of a credit security freeze on behalf of a protected consumer by specifying the manner in which a protected consumer's representative must submit a request to a consumer credit reporting agency, including sufficient proof of identification and authority to act on behalf of a protected consumer. By incorporating these specific requirements into the existing Alaska credit report security freeze statute, effected consumers will be more protected from the risk of a freeze being unduly placed on their credit file.

The bill also adjusts the definition of a protected consumer to include those under the age of 16 and requires a consumer credit reporting agency to complete the request for a credit security freeze placement or removal within 30 days, bringing Alaska law more in line with other minor freeze laws across the country.

Equifax is a global information solutions company that uses trusted unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions. The company organizes, assimilates and analyzes data on more than 820 million consumers and more than 91 million businesses worldwide, and its database includes employee data contributed from more than 7,100 employers.

Thank you for the opportunity to submit the above comments regarding Senate Bill 93. Please contact me directly with any questions at (404) 987-5933 or carlie.christensen@equifax.com

Sincerely,

A handwritten signature in black ink, appearing to be "C" followed by a stylized flourish.

Carlie Christensen
Director, Government Relations
Equifax



Jeremy Hancock
Director, Government Affairs

900 17th St. NW, Suite 1050
Washington, DC 20006
www.experian.com

**The Honorable John Coghill
Alaska State Senate
State Capitol, Room 119
Juneau, AK 99801**

RE: SB 93- Credit Report Security Freeze

Dear Senator Coghill:

I write today to express Experian's support for S.B. 93, a bill relating to security freezes on the credit reports of incapacitated persons and certain minors. As a national credit reporting agency and leading global information services company, Experian helps consumers check their credit report and score and protect against identity theft, including the placement of a security freeze on behalf of children or incapacitated persons.

In 2016, the Alaska legislature approved legislation to expand identity theft protections to children in the state by allowing a credit freeze. While we applaud efforts to protect the state's most vulnerable, the current law does not include important authentication protections and complete process requirements that are consistent with national obligations.

From an external perspective, an adult security freeze and child security freeze appear very similar, yet the process is very different. Credit reporting agencies do not knowingly have information on minors because they cannot seek credit. Unlike an adult freeze, where consumers have already been authenticated through a lender, additional steps must be taken to authenticate a child, including verifying birth certificates and parental authority. The result is a timely, manual process to appropriately protect children and safeguard them from identity theft.

To date, at least twenty-four additional states have approved nearly identical laws requiring national credit reporting agencies to offer a credit freeze for minors or incapacitated persons. Yet, Alaska law deviates from the well-established statutory requirements enacted in other states. The changes afforded by S.B. 93 would align Alaska law to provide the same level of protections and consumer experience.

We encourage the legislature to approve the credit freeze improvements in S.B. 93.

Sincerely,


Jeremy Hancock





CDIA

CONSUMER DATA INDUSTRY ASSOCIATION
Empowering Economic Opportunity

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March 17, 2017

The Honorable John Coghill
Alaska State Senate
State Capitol, Room 119
Juneau, AK 99801

RE: S.B. 93- Credit Report Security Freeze

Dear Senator Coghill:

I write on behalf of the Consumer Data Industry Association (CDIA) to thank you for sponsoring S.B. 93, a bill relating to security freezes on the credit reports of incapacitated persons and certain minors. S.B. 93 will provide additional protections to Alaskans who may be vulnerable to identity theft.

In 2016, the Alaska Legislature passed legislation, Ch.22, SLA 2016 (SB 121) to authorize a credit freeze for minors' consumer records. Providing protections for those exposed to the dangers of identity theft in Alaska was a step in the right direction. However, by placing the authorization in the same section of the statute as that for adults, AS 45.48, lacks additional protections that 26 other states have adopted. These additional measures help to both safeguard against fraud and identity theft, as well as ensure consistency amongst states. This consistency offers improved commerce for consumers and business transactions. In addition, S.B. 93 provides clear guidance and standards for handling minors' credit as outlined in Ch.22 SLA 16. We believe S.B. 93 maintains the original intent of the 2016 legislation while adding uniformity and consistency with other states' laws.

CDIA is an international trade association, founded in 1906, of more than 130 corporate members. Our mission is to enable consumers, media, legislators and regulators to understand the benefits of the responsible use of consumer data which creates opportunities for consumers and the economy. CDIA members provide businesses with the data and analytical tools necessary to manage risk. Our members

help ensure fair and safe transactions for consumers, facilitate competition and expand consumers' access to a market which is innovative and focused on their needs. CDIA member products are used in more than nine billion transactions each year.

In conclusion, we respectfully ask that the Senate Labor and Commerce Committee support S.B. 93. We believe that the consumers of Alaska deserve the same level of protections and experience as their peers in the 26 other states that have adopted a credit freeze for minors and incapacitated adults. Thank you again for sponsoring S.B. 93. I would be happy to answer any questions the Committee might have.

Sincerely,



Sarah M. Lashford

Manager of Government Relations