



**SB 643- Commercial Law – Maryland Personal Information Protection Act – Revisions**  
**Senate Finance Committee**  
**March 16, 2022**  
**SUPPORT**

Chair Kelley, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support of Senate Bill 643. This bill will expand the Maryland Personal Information Protection Act (MPIPA).

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

MPIPA is instrumental to providing Maryland consumers protection from data breaches. Data breaches are disturbingly common incidents that impact consumers across Maryland. In 2021, Maryland had over 800 instances of data breaches with some impacting thousands of Marylanders.<sup>1</sup> Many Marylanders' names, Social Security Numbers, birth dates, addresses, driver's license numbers, and more were exposed. Strengthening the MPIPA will ensure that consumers are notified of a data breach earlier and expand the ways that businesses who collect data are required to report. Significant damages to consumers' finances can happen when their personal information is in the wrong hands. Quicker notification and more extensive attempts to notify consumers will position them to respond to any threats in a fast and efficient manner. The faster consumers can address these threats, the less finance damage they will experience. **Given the frequency and severity of data breaches, the CASH supports better protections for consumers' information, and proper notice in the case of a security breach.**

The Consumer Protection Division of the Office of Attorney General is dedicated to helping Marylanders with complaints, scams and other consumer protection areas. Providing them with more information will allow for them to track and respond to data breaches more efficiently.

SB 643 will strengthen the MPIPA by:

- Covering additional types of personal information
- Expanding the types of businesses that are required to implement and maintain reasonable security procedures and practices to protect personal information from unauthorized use
- Shortening the period within which certain businesses must provide required notifications to consumers after a data breach
- Requiring additional information to be provided to the Office of the Attorney General (OAG) after a breach has occurred.

These measures are necessary in order to ensure Maryland remains a national leader in consumer protection policy. **We therefore urge this Committee to return a favorable report on SB 643.**

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<sup>1</sup> [Maryland Information Security Breach Notices](#)