

Department of Fiscal Services  
Maryland General Assembly

FISCAL NOTE

House Bill 1147 (Delegate Kagan)  
Economic Matters

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**Consumer Protection - Consumer Reporting Agencies**

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This bill restricts the circumstances under which a consumer reporting agency can furnish a consumer report. Consumer reporting agencies can only furnish a consumer report to a person who has secured the consent of the consumer to whom it relates, except under specified circumstances. Under current law, consumer reports can be furnished to individuals or businesses without the prior consent of the consumer for purposes involving the extension of credit, employment, underwriting of insurance, and other legitimate business purposes.

In addition, the bill specifies that proper identification, for the purpose of providing consumer information, includes at a minimum the (1) full name of the consumer; (2) date of birth of the consumer; (3) address of the consumer; and (4) social security number of the consumer or other identifying word or number chosen by the consumer.

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**Fiscal Summary**

**State Effect:** None. Assuming that the Consumer Protection Division will receive fewer than 50 complaints per year stemming from this bill, existing resources should be adequate to handle any additional workload.

**Local Effect:** None.

**Small Business Effect:** Potential meaningful impact on small businesses as discussed below.

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## Fiscal Analysis

**Small Business Effect:** Restricting the release of consumer reports could negatively impact businesses that rely on such information and that are unable to obtain prior consent from the individual to whom the report relates. To the extent that fewer consumer reports are provided, consumer reporting agencies could experience a decrease in revenues.

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**Information Source(s):** Office of Attorney General (Consumer Protection Division), Department of Fiscal Services

**Fiscal Note History:** First Reader - March 10, 1997  
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