

2022 -- H 8346

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LC006115  
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2022

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A N A C T

RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS--  
DECEPTIVE TRADE PRACTICES

Introduced By: Representatives Solomon, and Casey

Date Introduced: June 16, 2022

Referred To: House Corporations

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 6-13.1-29 of the General Laws in Chapter 6-13.1 entitled "Deceptive  
2 Trade Practices" is hereby amended to read as follows:

3 **6-13.1-29. Furnishing of credit reports.**

4 No credit bureau doing business in this state shall use all or part of a consumer's social  
5 security number as the sole factor when determining whether a credit report in its files matches the  
6 identity of a person who is the subject of a credit inquiry from a user of credit reports. When a  
7 social security number is used as a factor, a credit bureau may disclose a credit report in its files to  
8 an inquiring user of credit reports only if the name ~~and, at a minimum, at least one other identifier~~  
9 ~~such as address; prior address; date of birth; mother's maiden name; place of employment; or prior~~  
10 ~~place of employment;~~ also ~~match~~ matches the identity of the person who is the subject of the  
11 inquiry.

12 SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

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RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS--  
DECEPTIVE TRADE PRACTICES

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1           This act would amend how credit bureaus doing business in Rhode Island may disclose to  
2   inquiring users of credit reports by requiring that in addition to the social security number, the name  
3   matches the identity of the person who is the subject of the inquiry.

4           This act would take effect upon passage.

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