STATEMENT TO

ASSEMBLY, No. 2549

with Assembly Floor Amendments (Proposed by Assemblywoman MURPHY)

ADOPTED: JUNE 16, 2022

amendments add Individual These Assembly Taxpayer Identification Numbers as a data element to the definition of "personal information" and stipulate in the same definition that a data element may also include any other data element identified or designated by the director of the Division of Consumer Affairs. Additionally, the amendments give the director to promulgate rules and regulations if necessary to implement provisions in the bill regarding (1) the encryption or heightened protection of personal information by consumer reporting agencies and (2) identity theft prevention and mitigation services to be offered by a consumer reporting agency in the event of a breach of security. Lastly, the amendments require, in the event of a security breach, a consumer reporting agency to grant up to three requests from a consumer, in any 12-month period, for disclosures by the agency regarding, among other items, all the information on a consumer that the agency has on file and the source of the information.