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PRESS RELEASE

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SENATE PASSES CREDIT PROTECTION BILL TO PROTECT CONSUMERS IN THE WAKE OF EQUIFAX BREACH

***Bill creates stronger protections against identity theft and data breaches for all
consumers in the Commonwealth***

BOSTON — **Senator Anne M. Gobi (D-Spencer)** and the Massachusetts State Senate voted on Thursday to pass a bill designed to protect the personal information of consumers in the case of data breaches, like the one seen at Equifax, and provide free credit freezes for all consumers.

The bill, S.2455, *An Act relative to consumer protection from security breaches*, was sponsored by State Senator Barbara L'Italien (D-Andover), senate chair of the consumer protection committee, and crafted in collaboration with Representative Jennifer Benson (the House sponsor of the bill), Attorney General Maura Healey, the Massachusetts Public Interest Research Group (MASSPIRG), and AARP Massachusetts.

"If you have had your identity stolen or your credit compromised because of a data breach you know how devastating that can be," Senator Gobi said. "This bill will help to put the pieces back together and then put in place protections for your credit information."

The bill helps all consumers protect their sensitive information before, during, and after a security breach in several ways: providing for free credit freezes for all consumers and creating an online "one stop shop" portal so that consumers can freeze & unfreeze their credit at all 3 main bureaus (Equifax, Experian, and TransUnion) in one place; providing 5 years of free credit monitoring for consumers whose information was part of a credit reporting agency data breach, and empowering consumers to know when and why their consumer reports are being pulled by requiring that any company attempting to pull a consumer's report must first obtain consent.

“We all have been affected by the Equifax breach and it feels like a massive betrayal. Millions of Americans don’t know who might now have access to their personal information and what they might do with it. Equifax must accept responsibility and compensate consumers for its lack of security, and all credit reporting agencies and companies must take swift action to prevent future breaches,” **said bill sponsor and Senate Chair of the Committee on Consumer Protection and Professional Licensure Barbara L’Italien**. “Today we took the next step toward action to fix this situation. I’m so proud of our collaboration on a bill that sends out a clear message that Massachusetts is serious when it comes to protecting consumers, especially seniors, low-income residents, and other vulnerable populations who are hit the hardest by situations like these.”

The legislation allows increased oversight from Attorney General Maura Healey’s office, which recently filed a lawsuit against Equifax. The Office of Consumer Affairs and Business Regulation will create a process requiring companies to certify that they maintain a consumer information security program as required by existing Massachusetts law.

“Credit reporting agencies should be working for the American consumer. But recent data breaches and security leaks have demonstrated a repeated failure in due diligence,” **said Senate President Harriette L. Chandler (D-Worcester)**. “This bill gives individuals more control over their personal data, and will provide essential consumer protections for Massachusetts residents. This legislation will serve as a model for other states, and I commend Senator L’Italien for her leadership on this issue.”

“Consumers deserve to have the peace of mind that their data will not be compromised,” **said Senate Committee on Ways and Means Chair Senator Karen E. Spilka (D-Ashland)**. “This bill makes it easier for consumers to protect their own personal information and offers resources in the case of future data breaches, while also holding consumer reporting agencies responsible for credit security.”

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