

## Identity Theft Shenanigans Cloud End of Legislative Session

AkPIRG worked hard on the bi-partisan sponsored Identity Theft protection bill with high hopes that it would pass this legislative session. All looked good back in mid March when the bill, SB 222, passed its second Senate Committee of referral. It would languish in the Senate Finance Committee for nearly the next two months.

The bill's sponsors, Senators Gene Therriault and Gretchen Guess, decided to move the bill through the House in the waning days of the session. With the provisions attached to a bill under consideration in the House, it passed unanimously, 40-0, and went to the Senate. Or so Senator Therriault thought, having his staffer escort the bill to the Senate Chamber. Yet in an unusual parliamentary parlay, Sen. Therriault had to ask six times to have the bill read and introduced to the Senate. Senate President Ben Stevens refused the bill each time, until Sen. Therriault and 12 other senators overrode the Senate President who consistently maintained that the bill was not there.

The bill then could have gone to an up or down vote in the Senate. Instead, Senator Stevens referred the bill to three committees which were no longer meeting. Thus, the Senate President effectively killed the bill.

Referring to the importance of Identity Theft protections, Sen. Therriault stated, "The right to defend yourself and your family is basic and must be protected." Alaska topped the nation in fraud complaints last year: 249 per 100,000 people, according to the Federal Trade Commission (FTC). Identity theft topped the list of nationwide complaints for the sixth year in a row, according to the FTC's annual report. Alaskans lost an average of \$1,062. According to [the Privacy Rights Clearinghouse](#), the average consumer spends 175 hours clearing their name after an identity theft.

With all the trouble to consumers, business and financial institutions, one would assume the Legislature would do everything in its power to prevent Identity Theft and stop it before it starts.

Certainly there was a lot of pressure from Insurance and Financial industry lobbyists to kill the Identity Theft Protection bill. Professional lobbyists in Juneau during the 2005 legislative session were paid nearly \$14 million according to the Alaska Public Offices Commission (APOC). Certainly this will increase when the figures for 2006 are released. Campaign contributions in the 2004 election cycle totaled nearly \$8.5 million, according to the APOC. The fact that a bill passed unanimously by the

Twenty-seven states have filed security freeze bills, including California and Texas which have filed bills to strengthen their existing security freeze laws. There are now a total of twelve states with laws allowing consumers to restrict access to their credit reports, with more states taking this necessary step to protect consumers. By freezing one's report, a consumer can prevent further damage from identity thieves.

Security breach notification legislation was introduced in at least 35 states and by the beginning of 2006 at least 23 states have passed security breach notification laws. Since the now infamous Choicepoint breach in February of 2005, over 84 million Americans have had their personal information compromised, according to the Privacy Rights Clearinghouse.

It is time for Alaska to take these steps to better protect Alaskan consumers. Other provisions in SB 222 would have further shielded consumers from identity thieves by protecting private information and assuring that victims of identity theft will be treated fairly in their attempts to clear their name.

AkPIRG worked in coalition with the AARP, Consumers Union and USPIRG in this effort to better protect Alaskan consumers. Both of SB 222's co-sponsors have vowed to continue their effort to protect Alaskans from the increasing threat of Identity Theft and AkPIRG will be there as well.