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**SPONSOR STATEMENT – HB 85: CREDIT REPORTS**

Statistics about the growing crime of identity theft are frightening:

- In 2002, the government received twice as many complaints about identity theft as were filed in 2001;
- An estimated 750,000 people may be victims of identity theft each year;
- A recent report on identity theft warned that there is likely to be “mass victimization” of consumers within the next two years; and
- The average victim of identity theft spends countless hours and more than \$1,000 to repair the damage done to reputation and finances.

Experts say that shredding junk mail or leaving Social Security cards at home might foil some opportunistic thieves who glean information by “Dumpster diving” or stealing purses and wallets. It is far more likely, however, that – as in a recent case where a help-desk clerk stole information about an estimated 40,000 victims – a person can do very little to avoid being victimized.

There is, in fact, only one truly effective way to keep your identity clean: check your credit reports at least once a year.

Residents of Colorado, Georgia, Maryland, Massachusetts, New Jersey and Vermont are already entitled by law to one free report a year. This bill follows those examples, and gives Alaskans cost-free access to the most effective way of ensuring that their private information remains private, and avoiding the trauma and expense of discovering, too late, that their identity has been hijacked.

Re Representative Crawford's bill requiring consumer reporting agencies to provide individuals with certain reports without charge:

"Having your identity stolen is a devastating experience. More than 750,000 people may be victims of identity theft this year, and each will spend, on average, countless hours and more than \$1,000 to repair the damage done to his or her reputation and finances. There is only one truly effective way to keep your identity clean: check your credit report at least once a year. By requiring consumer reporting agencies to provide individuals with one free report every year, this bill will help Alaskans protect their privacy and avoid the trauma and expense of discovering, too late, that their identity has been hijacked."

Representative Harry Crawford, East Anchorage District 21