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**House Bill 4190**

**Sponsor: Rep. Nancy Cassis**

**Committee: Insurance and Financial  
Services**

**Complete to 3-8-99**

### **A SUMMARY OF HOUSE BILL 4190 AS INTRODUCED 2-9-99**

The bill would create a new act under which a consumer reporting agency would be required to disclose to a consumer all information in the consumer's file at the request of the consumer and, if it was the consumer's first request or if the consumer had not made such a request in more than one year, without charge. The consumer would have to submit evidence verifying his or her identity.

A consumer reporting agency violating the provisions of the bill would be liable to a person injured by the violation for either 1) actual damages or \$1,000, whichever was greater, plus reasonable attorney fees; or 2) any remedy or penalty under the federal Fair Credit Reporting Act (Title VI of the Consumer Credit Protection Act). The bill would define a "consumer reporting agency" and "a consumer report" by referring to the definition of those terms in the federal act.

The bill specifies that it does not require a consumer reporting agency to disclose to the consumer any information concerning credit scores or other risk scores or predictors relating to the consumer.

House Bill 4190 (3-8-99)

Analyst: C. Couch

■ This analysis was prepared by nonpartisan House staff for use by House members in their deliberations, and does not constitute an official statement of legislative intent.