

March 8, 2016

The Honorable Jeff King, Chairman
Senate Judiciary Committee

Reference: SB 424 – Consumer Protection/Identity Theft & Fraud

Good morning Chairman King and Members of the Senate Judiciary Committee. My name is Judy Bellome and I am a Registered Nurse and former Navy Nurse Corp Officer. I am a member of the AARP Kansas Executive Council and Chair of the AARP Kansas Capital City Task Force. AARP is a nonprofit, nonpartisan organization that advocates on behalf of people who are 50 and older and seeks to change the way America defines aging.

Thank you for allowing me to submit our written comments in support of SB 424, enhancing the ability of the Kansas Attorney General to assist victims of identity theft and security of personal identifying information.

Protecting consumer privacy has become increasingly challenging. As a result of rapidly changing technology, companies can collect, store, analyze, and share vast amounts of data about consumers. This provides opportunities to aggregate many different pieces of data and create detailed profiles of individual consumers.

As 2015 closed, it was the same old story: another 750 documented data breaches – roughly the same as in 2014. But this year those breaches involved records of at least 178 million Americans (up from 160 million). And, of course, scammers continue working the phones as usual.

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No matter the call – consumers are inundated with telemarketing calls – the way people are targeted for scams is the same...with intimidation, fear, and or immediacy. It's always, "You have to do it now."

Federal and state legislators have passed laws to combat identity theft, but those laws can be strengthened. Organizations like AARP, as part of our consumer protection outreach, have created the Fraud Watch Network that is arming Americans with the tools they need to spot and avoid fraud and scams so they can protect themselves and their families.

When information security breaches happen, consumers:

- should be notified of all security breaches involving their sensitive personal information as soon as reasonably possible.
- whose information is put at risk as a result of a breach should receive any necessary assistance.

To protect individuals whose identities are stolen, states should:

- strengthen protections against identity theft in areas not clearly preempted by federal law;
- enhance penalties for identity theft to encourage enforcement and prosecution; and
- allow victims to make reports of identity theft at convenient locations.

Finally, in order to strengthen enforcement of these laws, greater resources and training should be provided for state and local law enforcement personnel to improve their response to victims and increase interjurisdictional cooperation in investigating identity crimes and apprehending perpetrators.

Thank you for this opportunity to express support for SB 424.

Respectfully,
Judith A. Bellome, RN, BSNEd, MEd