

PROPOSED AMENDMENT

HB 1002 # 8

DIGEST

Utility payment information in credit reports. Prohibits a consumer reporting agency from using a consumer's payment history for utility service for purposes of a consumer report regarding the consumer.

1 Page 29, between lines 41 and 42, begin a new paragraph and insert:
2 "SECTION 7. IC 24-5-24.8 IS ADDED TO THE INDIANA CODE
3 AS A **NEW CHAPTER** TO READ AS FOLLOWS [EFFECTIVE
4 UPON PASSAGE]:
5 **Chapter 24.8. Consumer Credit Reporting Agencies**
6 **Sec. 1. The definitions in IC 24-5-24 apply throughout this**
7 **chapter.**
8 **Sec. 2. As used in this chapter, "utility service" means retail:**
9 **(1) electric;**
10 **(2) gas;**
11 **(3) water; or**
12 **(4) wastewater;**
13 **service.**
14 **Sec. 3. A consumer reporting agency may not:**
15 **(1) include information regarding a consumer's payment**
16 **history for utility service in; or**
17 **(2) take a consumer's payment history for utility service into**
18 **account for purposes of;**
19 **a consumer report regarding the consumer.".**
20 Renumber all SECTIONS consecutively.
(Reference is to HB 1002 as introduced.)