

109TH CONGRESS
2^D SESSION

H. R. 5494

To require the distribution by the National Technical Information Service of monthly updates of the Death Master List prepared by the Social Security Administration to all nationwide consumer reporting agencies, to require such consumer reporting agencies to maintain a permanent fraud alert in each file of a consumer whose name appears on the Death Master List, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 25, 2006

Mrs. DAVIS of California introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To require the distribution by the National Technical Information Service of monthly updates of the Death Master List prepared by the Social Security Administration to all nationwide consumer reporting agencies, to require such consumer reporting agencies to maintain a permanent fraud alert in each file of a consumer whose name appears on the Death Master List, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Identity Theft Protec-
3 tion for the Deceased Act”.

4 **SEC. 2. DISTRIBUTION OF DEATH MASTER LIST TO CON-**
5 **SUMER REPORTING AGENCIES.**

6 The National Technical Information Service of the
7 Department of Commerce shall provide monthly updates
8 of the Death Master List prepared by the Social Security
9 Administration to each consumer reporting agency de-
10 scribed in section 603(p) of the Fair Credit Reporting Act.

11 **SEC. 3. FRAUD ALERTS REQUIRED FOR FILES OF CON-**
12 **SUMERS WHOSE NAMES APPEAR ON THE**
13 **DEATH MASTER LIST.**

14 Section 605A(b) of the Fair Credit Reporting Act (15
15 U.S.C. 1681c–1(b)) is amended by adding at the end the
16 following new paragraph:

17 “(3) INCLUSION OF EXTENDED ALERT IN FILES
18 WHOSE NAMES APPEAR ON THE DEATH MASTER
19 LIST.—

20 “(A) IN GENERAL.—Each consumer re-
21 porting agency described in section 603(p) shall
22 include a fraud alert under this subsection in
23 the consumer file of each consumer whose name
24 appear on the Death Master List prepared by
25 the Social Security Administration for so long
26 as the agency continues to maintain such file.

1 “(B) PROMPT ACTION.—Each consumer
2 reporting agency described in section 603(p)
3 shall take the action required under paragraph
4 (1) as soon as possible after receiving a month-
5 ly update of the Death Master List from the
6 National Technical Information Service in ac-
7 cordance with section 2 of the Consumer Fraud
8 Prevention Act.”.

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