

**Title 10: COMMERCE AND TRADE**  
**Chapter 210-B: NOTICE OF RISK TO PERSONAL DATA**

**Table of Contents**

<b>Part 3. REGULATION OF TRADE.....</b>	
Section 1346. SHORT TITLE.....	3
Section 1347. DEFINITIONS .....	3
Section 1347-A. RELEASE OR USE OF PERSONAL INFORMATION PROHIBITED .....	5
Section 1348. SECURITY BREACH NOTICE REQUIREMENTS .....	5
Section 1349. ENFORCEMENT; PENALTIES .....	6
Section 1350-A. RULES; EDUCATION AND COMPLIANCE .....	7
Section 1350-B. REPORTING OF IDENTITY THEFT; MANDATORY POLICE REPORT AND POSSIBLE INVESTIGATION.....	7



**Maine Revised Statutes**  
**Title 10: COMMERCE AND TRADE**  
**Chapter 210-B: NOTICE OF RISK TO PERSONAL DATA**

**§1346. SHORT TITLE**

This chapter may be known and cited as "the Notice of Risk to Personal Data Act." [ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF). ]

**SECTION HISTORY**

2005, c. 379, §1 (NEW). 2005, c. 379, §4 (AFF).

**§1347. DEFINITIONS**

As used in this chapter, unless the context otherwise indicates, the following terms have the following meanings. [ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF). ]

**1. Breach of the security of the system.** "Breach of the security of the system" or "security breach" means unauthorized acquisition, release or use of an individual's computerized data that includes personal information that compromises the security, confidentiality or integrity of personal information of the individual maintained by a person. Good faith acquisition, release or use of personal information by an employee or agent of a person on behalf of the person is not a breach of the security of the system if the personal information is not used for or subject to further unauthorized disclosure to another person.

[ 2009, c. 161, §1 (AMD); 2009, c. 161, §5 (AFF) . ]

**2. Encryption.** "Encryption" means the disguising of data using generally accepted practices.

[ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF) . ]

**3. Information broker.** "Information broker" means a person who, for monetary fees or dues, engages in whole or in part in the business of collecting, assembling, evaluating, compiling, reporting, transmitting, transferring or communicating information concerning individuals for the primary purpose of furnishing personal information to nonaffiliated 3rd parties. "Information broker" does not include a governmental agency whose records are maintained primarily for traffic safety, law enforcement or licensing purposes.

[ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF) . ]

**4. Notice.** "Notice" means:

A. Written notice; [ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF). ]

B. Electronic notice, if the notice provided is consistent with the provisions regarding electronic records and signatures set forth in 15 United States Code, Section 7001; or [ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF). ]

C. Substitute notice, if the person maintaining personal information demonstrates that the cost of providing notice would exceed \$5,000, that the affected class of individuals to be notified exceeds 1,000 or that the person maintaining personal information does not have sufficient contact information to provide written or electronic notice to those individuals. Substitute notice must consist of all of the following:

(1) E-mail notice, if the person has e-mail addresses for the individuals to be notified;

(2) Conspicuous posting of the notice on the person's publicly accessible website, if the person maintains one; and

(3) Notification to major statewide media. [2005, c. 583, §2 (AMD); 2005, c. 583, §14 (AFF).]

[ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF); 2005, c. 583, §2 (AMD); 2005, c. 583, §14 (AFF) .]

**5. Person.** "Person" means an individual, partnership, corporation, limited liability company, trust, estate, cooperative, association or other entity, including agencies of State Government, the University of Maine System, the Maine Community College System, Maine Maritime Academy and private colleges and universities. "Person" as used in this chapter may not be construed to require duplicative notice by more than one individual, corporation, trust, estate, cooperative, association or other entity involved in the same transaction.

[ 2005, c. 583, §3 (AMD); 2005, c. 583, §14 (AFF) .]

**6. Personal information.** "Personal information" means an individual's first name, or first initial, and last name in combination with any one or more of the following data elements, when either the name or the data elements are not encrypted or redacted:

A. Social security number; [2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF).]

B. Driver's license number or state identification card number; [2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF).]

C. Account number, credit card number or debit card number, if circumstances exist wherein such a number could be used without additional identifying information, access codes or passwords; [2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF).]

D. Account passwords or personal identification numbers or other access codes; or [2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF).]

E. Any of the data elements contained in paragraphs A to D when not in connection with the individual's first name, or first initial, and last name, if the information if compromised would be sufficient to permit a person to fraudulently assume or attempt to assume the identity of the person whose information was compromised. [2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF).]

"Personal information" does not include information from 3rd-party claims databases maintained by property and casualty insurers or publicly available information that is lawfully made available to the general public from federal, state or local government records or widely distributed media.

[ 2005, c. 583, §4 (AMD); 2005, c. 583, §14 (AFF) .]

**7. System.** "System" means a computerized data storage system containing personal information.

[ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF) .]

**8. Unauthorized person.** "Unauthorized person" means a person who does not have authority or permission of a person maintaining personal information to access personal information maintained by the person or who obtains access to such information by fraud, misrepresentation, subterfuge or similar deceptive practices.

[ 2005, c. 583, §5 (AMD); 2005, c. 583, §14 (AFF) .]

#### SECTION HISTORY

2005, c. 379, §1 (NEW). 2005, c. 379, §4 (AFF). 2005, c. 583, §§1-5 (AMD). 2005, c. 583, §14 (AFF). 2009, c. 161, §1 (AMD). 2009, c. 161, §5 (AFF).

## **§1347-A. RELEASE OR USE OF PERSONAL INFORMATION PROHIBITED**

It is a violation of this chapter for an unauthorized person to release or use an individual's personal information acquired through a security breach. [2009, c. 161, §2 (NEW); 2009, c. 161, §5 (AFF).]

### **SECTION HISTORY**

2009, c. 161, §2 (NEW). 2009, c. 161, §5 (AFF).

## **§1348. SECURITY BREACH NOTICE REQUIREMENTS**

**1. Notification to residents.** The following provisions apply to notification to residents by information brokers and other persons.

A. If an information broker that maintains computerized data that includes personal information becomes aware of a breach of the security of the system, the information broker shall conduct in good faith a reasonable and prompt investigation to determine the likelihood that personal information has been or will be misused and shall give notice of a breach of the security of the system following discovery or notification of the security breach to a resident of this State whose personal information has been, or is reasonably believed to have been, acquired by an unauthorized person. [2005, c. 583, §6 (NEW); 2005, c. 583, §14 (AFF).]

B. If any other person who maintains computerized data that includes personal information becomes aware of a breach of the security of the system, the person shall conduct in good faith a reasonable and prompt investigation to determine the likelihood that personal information has been or will be misused and shall give notice of a breach of the security of the system following discovery or notification of the security breach to a resident of this State if misuse of the personal information has occurred or if it is reasonably possible that misuse will occur. [2005, c. 583, §6 (NEW); 2005, c. 583, §14 (AFF).]

The notices required under paragraphs A and B must be made as expediently as possible and without unreasonable delay, consistent with the legitimate needs of law enforcement pursuant to subsection 3 or with measures necessary to determine the scope of the security breach and restore the reasonable integrity, security and confidentiality of the data in the system.

[ 2005, c. 583, §14 (AFF); 2005, c. 583, §6 (RPR) .]

**2. Notification to person maintaining personal information.** A 3rd-party entity that maintains, on behalf of a person, computerized data that includes personal information that the 3rd-party entity does not own shall notify the person maintaining personal information of a breach of the security of the system immediately following discovery if the personal information was, or is reasonably believed to have been, acquired by an unauthorized person.

[ 2005, c. 583, §7 (AMD); 2005, c. 583, §14 (AFF) .]

**3. Delay of notification; criminal investigation by law enforcement.** If, after the completion of an investigation required by subsection 1, notification is required under this section, the notification required by this section may be delayed for no longer than 7 business days after a law enforcement agency determines that the notification will not compromise a criminal investigation.

[ 2009, c. 161, §3 (AMD); 2009, c. 161, §5 (AFF) .]

**4. Notification to consumer reporting agencies.** If a person discovers a breach of the security of the system that requires notification to more than 1,000 persons at a single time, the person shall also notify, without unreasonable delay, consumer reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined in 15 United States Code, Section 1681a(p). Notification must include the date of the breach, an estimate of the number of persons affected by the breach, if known, and the actual or anticipated date that persons were or will be notified of the breach.

[ 2005, c. 583, §8 (AMD); 2005, c. 583, §14 (AFF) .]

**5. Notification to state regulators.** When notice of a breach of the security of the system is required under subsection 1, the person shall notify the appropriate state regulators within the Department of Professional and Financial Regulation, or if the person is not regulated by the department, the Attorney General.

[ 2005, c. 583, §9 (AMD); 2005, c. 583, §14 (AFF) .]

#### SECTION HISTORY

2005, c. 379, §1 (NEW). 2005, c. 379, §4 (AFF). 2005, c. 583, §§6-9 (AMD). 2005, c. 583, §14 (AFF). 2009, c. 161, §3 (AMD). 2009, c. 161, §5 (AFF).

## §1349. ENFORCEMENT; PENALTIES

**1. Enforcement.** The appropriate state regulators within the Department of Professional and Financial Regulation shall enforce this chapter for any person that is licensed or regulated by those regulators. The Attorney General shall enforce this chapter for all other persons.

[ 2005, c. 583, §10 (AMD); 2005, c. 583, §14 (AFF) .]

**2. Civil violation.** A person that violates this chapter commits a civil violation and is subject to one or more of the following:

A. A fine of not more than \$500 per violation, up to a maximum of \$2,500 for each day the person is in violation of this chapter, except that this paragraph does not apply to State Government, the University of Maine System, the Maine Community College System or Maine Maritime Academy; [2005, c. 583, §11 (AMD); 2005, c. 583, §14 (AFF).]

B. Equitable relief; or [2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF).]

C. Enjoinment from further violations of this chapter. [2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF).]

[ 2005, c. 583, §11 (AMD); 2005, c. 583, §14 (AFF) .]

**3. Cumulative effect.** The rights and remedies available under this section are cumulative and do not affect or prevent rights and remedies available under federal or state law.

[ 2005, c. 379, §1 (NEW); 2005, c. 379, §4 (AFF) .]

**4. Exceptions.** A person that complies with the security breach notification requirements of rules, regulations, procedures or guidelines established pursuant to federal law or the law of this State is deemed to be in compliance with the requirements of section 1348 as long as the law, rules, regulations or guidelines provide for notification procedures at least as protective as the notification requirements of section 1348.

[ 2009, c. 161, §4 (AMD); 2009, c. 161, §5 (AFF) .]

#### SECTION HISTORY

2005, c. 379, §1 (NEW). 2005, c. 379, §4 (AFF). 2005, c. 583, §§10-12 (AMD). 2005, c. 583, §14 (AFF). 2009, c. 161, §4 (AMD). 2009, c. 161, §5 (AFF).

### §1350-A. RULES; EDUCATION AND COMPLIANCE

The following provisions govern rules and education and compliance. [2005, c. 583, §13 (NEW); 2005, c. 583, §14 (AFF).]

**1. Rules.** With respect to persons under the jurisdiction of the regulatory agencies of the Department of Professional and Financial Regulation, the appropriate state regulators within that department may adopt rules as necessary for the administration and implementation of this chapter. With respect to all other persons, the Attorney General may adopt rules as necessary for the administration and implementation of this chapter. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

[ 2005, c. 583, §13 (NEW); 2005, c. 583, §14 (AFF) .]

**2. Education and compliance.** The appropriate state regulators within the Department of Professional and Financial Regulation shall undertake reasonable efforts to inform persons under the department's jurisdiction of their responsibilities under this chapter. With respect to all other persons, the Attorney General shall undertake reasonable efforts to inform such persons of their responsibilities under this chapter.

[ 2005, c. 583, §13 (NEW); 2005, c. 583, §14 (AFF) .]

#### SECTION HISTORY

2005, c. 583, §13 (NEW). 2005, c. 583, §14 (AFF).

### §1350-B. REPORTING OF IDENTITY THEFT; MANDATORY POLICE REPORT AND POSSIBLE INVESTIGATION

A person who knows or reasonably believes that the person's personal information has been misused in violation of Title 17-A, section 905-A may report the misuse and obtain a police report by contacting the local law enforcement agency that has jurisdiction over the person's actual residence or place of business. That law enforcement agency shall make a police report of the matter and provide the complainant with a copy of that report. At its discretion, the law enforcement agency may undertake an investigation of the matter or refer it to another law enforcement agency. If the suspected crime was committed in a jurisdiction outside of the State, the local law enforcement agency shall refer the report to the law enforcement agency where the suspected crime was committed. [2007, c. 634, §1 (NEW).]

#### SECTION HISTORY

2007, c. 634, §1 (NEW).

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