

PURPOSE OF PREPARING OR FURNISHING CONSUMER REPORTS. "CONSUMER REPORTING AGENCY" DOES NOT INCLUDE A PRIVATE DETECTIVE OR INVESTIGATOR LICENSED UNDER THE PROVISIONS OF ARTICLE 56, SECTION 76 OF THIS CODE.

(G) FILE.

"FILE", WHEN USED IN CONNECTION WITH INFORMATION ON ANY CONSUMER, MEANS ALL OF THE INFORMATION ON THAT CONSUMER RECORDED AND RETAINED BY A CONSUMER REPORTING AGENCY REGARDLESS OF HOW THE INFORMATION IS STORED.

(H) EMPLOYMENT PURPOSES.

"EMPLOYMENT PURPOSES" WHEN USED IN CONNECTION WITH A CONSUMER REPORT MEANS A REPORT USED FOR THE PURPOSE OF EVALUATING A CONSUMER FOR EMPLOYMENT, PROMOTION, REASSIGNMENT OR RETENTION AS AN EMPLOYEE.

(I) MEDICAL INFORMATION.

"MEDICAL INFORMATION" MEANS INFORMATION OR RECORDS OBTAINED, WITH THE CONSENT OF THE INDIVIDUAL TO WHOM IT RELATES, FROM LICENSED PHYSICIANS OR MEDICAL PRACTITIONERS, HOSPITALS, CLINICS, OR OTHER MEDICAL OR MEDICALLY RELATED FACILITIES.

(J) COMMISSIONER.

"COMMISSIONER" MEANS THE COMMISSIONER OF CONSUMER CREDIT OF THE DEPARTMENT OF LICENSING AND REGULATION.

14-1202. PERMISSIBLE PURPOSES OF CONSUMER REPORTS.

A CONSUMER REPORTING AGENCY MAY FURNISH A CONSUMER REPORT UNDER THE FOLLOWING CIRCUMSTANCES AND NO OTHER:

(1) IN RESPONSE TO THE ORDER OF A COURT HAVING JURISDICTION TO ISSUE THE ORDER.

(2) IN ACCORDANCE WITH THE WRITTEN INSTRUCTIONS OF THE CONSUMER TO WHOM IT RELATES.

(3) TO A PERSON WHICH IT HAS REASON TO BELIEVE

(I) INTENDS TO USE THE INFORMATION IN CONNECTION WITH A CREDIT TRANSACTION INVOLVING THE CONSUMER ON WHOM THE INFORMATION IS TO BE FURNISHED AND INVOLVING THE EXTENSION OF CREDIT TO, OR REVIEW OR COLLECTION OF AN ACCOUNT OF, THE CONSUMER; OR

(II) INTENDS TO USE THE INFORMATION FOR EMPLOYMENT PURPOSES; OR

(III) INTENDS TO USE THE INFORMATION IN CONNECTION WITH THE UNDERWRITING OF INSURANCE INVOLVING THE CONSUMER; OR