

reporting agency to take certain actions following a request by a consumer to reinvestigate the accuracy or completeness of information contained in the consumer's file.

BY repealing and reenacting, with amendments,

Article - Commercial Law
Section 14-1208(a)
Annotated Code of Maryland
(1975 Volume and 1980 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That section(s) of the Annotated Code of Maryland be repealed, amended, or enacted to read as follows:

Article - Commercial Law

14-1208.

(a) If the completeness or accuracy of any item of information contained in his file is disputed by a consumer, and the dispute is directly conveyed to the consumer reporting agency IN WRITING by the consumer, the consumer reporting agency shall within [a reasonable period of time] ~~-15-~~ 45 30 DAYS reinvestigate and record the current status of that information unless it has reasonable grounds to believe that the dispute by the consumer is frivolous or irrelevant. If after reinvestigation the information is found to be inaccurate or can no longer be verified, the consumer reporting agency shall [promptly] WITHIN -5- 7 BUSINESS DAYS delete the information AND MAIL WRITTEN NOTICE OF THE CORRECTION TO THE CONSUMER AND TO EACH PERSON TO WHOM THE ERRONEOUS INFORMATION WAS FURNISHED. The presence of contradictory information in the consumer's file does not in and of itself constitute reasonable grounds for believing the dispute is frivolous or irrelevant.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1981.

Approved May 19, 1981.

CHAPTER 719

(Senate Bill 230)

AN ACT concerning

Surety Insurance