

HB1399 • Maryland

Consumer Protection - Consumer Reporting Agencies - Use of Algorithmic Systems

Introduced

Risk: Medium

Sector-Specific

Last Action (Feb 17, 2026): Hearing 3/10 at 1:00 p.m.

Summary

This bill mandates consumer reporting agencies using algorithms for assembling or evaluating consumer credit information to meet specific requirements, including regular training for human reviewers, with thresholds set by the Commissioner of Financial Regulation. It also requires the Commissioner to implement a whistleblower protection program.

Business Impact

If you operate a consumer reporting agency, you must ensure algorithmic systems meet new training and compliance standards by July 2024 or face penalties.

Key Provisions

- Establishes certain assessment thresholds for algorithms used by consumer reporting agencies, set by the Commissioner of Financial Regulation.
- Mandates regular training for human reviewers of algorithmic systems.
- Requires the Commissioner of Financial Regulation to implement a whistleblower protection program for reporting unethical practices.

Compliance Checklist

- Establish assessment thresholds for algorithms | Who: Consumer reporting agencies
- Provide regular training for human reviewers | Who: Consumer reporting agencies
- Implement a whistleblower protection program | Who: Consumer reporting agencies

Industries Affected

Bill Sponsors

Name	Party	Role
Carey		Cosponsor
Corderman		Cosponsor
Grammer		Cosponsor
Gutierrez		Cosponsor
Hornberger		Cosponsor
Jackson		Cosponsor
Malone		Cosponsor
McConkey		Cosponsor
McKay		Cosponsor
McMillan		Cosponsor
Moon		Cosponsor
Otto		Cosponsor

Related Bills

- [HB1477 \(MD\)](#)

Official Source

<https://mgaleg.maryland.gov/mgaweb/Legislation/Details/HB1399?ys=2026RS>

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