Senate Judiciary Committee

Brendan Bunnell 271-4063

SB 622-FN, relative to the offense of identity fraud.

Hearing Date: January 13, 2026

Time Opened: 1:48 p.m. **Time Closed**: 1:56 p.m.

Members of the Committee Present: Senators Gannon, Abbas and Reardon

Members of the Committee Absent: Senators Carson and Altschiller

Bill Analysis: This bill adds a definition of entity and explicitly includes entities in the prohibited conduct for the offense of identity fraud.

Sponsors:

Sen. Innis	Sen. Lang	Sen. Pearl
Sen. Ricciardi	Sen. Rosenwald	Rep. Potucek

Who supports the bill: Senator Innis, Senator Cindy Rosenwald, Senator Howard Pearl, Kristy Merrill (NH Bankers Assoc.), Maura Weston (NECTA), Elizabeth Sargent (NH Assoc. of Chiefs of Police), and Daniel Richardson.

Who opposes the bill: None.

Who is neutral on the bill: None.

Summary of the testimony presented:

Senator Dan Innis (SD-7), explained that the bill was a targeted measure intended to protect businesses, governments, and individuals by adding the term entity to the identity fraud section of the criminal code. In the language "entity" was broadly defined to include corporations, LLCs, trusts, partnerships, incorporated and unincorporated associations, organizations, and government entities at the state, county, and municipal levels.

- Explained that the change would criminalize fraudulent text messages and scams that impersonate entities, such as fake E-ZPass toll notices or messages falsely claiming to be from companies like AT&T. Noted that these scams were widespread and that people often fell victim to them. Stated that the bill could help begin addressing the problem.

- Offered Amendment 26-0076 for the committee's consideration. Explained that the amendment corrected a grammatical error by removing an extra "or" and added the phrase "or uses personal identifying information" to reflect how bad actors often misuse brands, logos, and symbols to appear legitimate. Cited the example of a scam text using the AT&T logo.

- Stated that the New Hampshire Bankers Association requested the bill and supported it, along with other stakeholders such as Comcast.

Kristy Merrill, President and CEO of the New Hampshire Bankers Association, testified in support of the bill. Explained that member banks were on the front lines of detecting and responding to fraud targeting individuals and businesses and had seen a significant escalation in these crimes.

- Cited Federal Trade Commission data showing reported fraud losses of $12.5 billion in 2024, a 25 percent increase from 2023, and noted that actual losses could be much higher due to underreporting.

- Stated that globally more than $1 trillion was lost to fraud in 2024. Explained that criminals increasingly impersonated organizations rather than stealing individual credentials, using spoofed websites, phishing messages, and fake phone numbers to deceive victims.

- New Hampshire's current identity fraud statute focused on individuals and did not clearly address misuse of an entity's identity, leaving a gap for law enforcement. Stated that adding entities to the statute would give prosecutors a stronger tool to pursue offenders who misuse names, logos, websites, or other identifying markers of organizations. Explained that this would help protect consumers and businesses, deter large-scale impersonation schemes, and preserve confidence in New Hampshire's business environment.

- Expressed support for Senator Innis's amendment and suggested a minor technical change to add commas for clarity.

Maura Weston, representing the New England Connectivity and Telecommunications Association, explained that the association's members included Breezeline, Charter Communications, and Comcast, serving more than 695,000 locations across New Hampshire. Testified in support of Senate Bill 622.

- Explained that current law did not explicitly address fraud schemes where criminals impersonated legitimate businesses or government entities. Stated that the bill closed an important gap and reflected the evolving nature of fraud.

- Noted that the association worked with the sponsor and the Bankers Association on the amendment and supported its adoption.

BMB
Date Hearing Report completed: January 16, 2026