



**"Helping Good People DO Great Things, Better!"**

# Identity Theft Informational Program



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The Federal Trade Commission reports that identity theft has been the **NUMBER ONE** consumer complaint for **ELEVEN** consecutive years!



# Types of ID Theft



# Types of Identity Theft

Medical  
**Fastest Growing IDT**



Credit/Financial

**Only 17% of all IDT**



Criminal/Arrest

**65% of IDT Victims have arrest warrants issued against them**



MINORS



Drivers Licence



IRS/SS/Work

# *Criminal* Identity Theft



# EMPLOYMENT Identity Theft



# Identity Theft Facts

**541 Million** identities of Americans' have been reported lost or stolen since Jan 2005. –  
*[www.privacyrights.org](http://www.privacyrights.org)*

**Eleventh Year in a ROW** identity theft is the #1 complaint received by the FTC.

There are currently over 27,000 NEW identity theft victims **EVERY DAY!**

# Identity Theft Facts

**Over 400,000 Dead People** opened Bank accounts last year. 

**25% of victims** of new account and other frauds did not discover the misuse of information for at least six months after it was started

**65%** of IDT Victims had *arrest warrants* issued against them.

*Only 17% of Identity Theft deals with credit.*



# Identity Theft Facts



- The average dollar amount charged in Identity Theft: **\$92,890**
- The time taken by victim to restore their identity is between **140 & 600 hours**
- The fastest growing area of Identity Theft is – **MEDICAL**

- Sept 2003, Identity Theft Resource Center interviewed 2,000 victims

# **MEDICAL** Identity Theft



# Identity Theft Facts

“Identity Theft is poised to **increase by a factor of 20** over the next two years. The criminals are still trying to figure out what to do with all the data.”

3.5 million CHILDREN in the US have already fallen victim to IDT.



Unfortunately Child Identity Theft is **impossible to prevent**. Children *should not* have a credit report, and fraud alerts can not be placed on a report that does not exist.

# CHILD Identity Theft



# Newest Form of IDT



“I Owe \$16,000 on my credit cards, my condo’s in foreclosure and I turn 7 on Friday”

# Final Facts



It takes...

About

**60 seconds**

to find out  
that you are a  
victim of  
identity theft

Between

**140 – 600**

**Hours**

to restore yo  
identity

# Identity Theft - **FACT**



**As a victim of  
identity theft  
you are **GUILTY**  
until proven  
innocent!**

# Problems IDT Causes



Character &  
Criminal

Employment  
SSA & IRS

Medical

Financial

Drivers  
License

Jobs – Loans – IRS – Time – Money – Peace of Mind – Arrest -Reputation

**HEALTH**





# Identity Theft Prevention Tips

# Prevention Tips

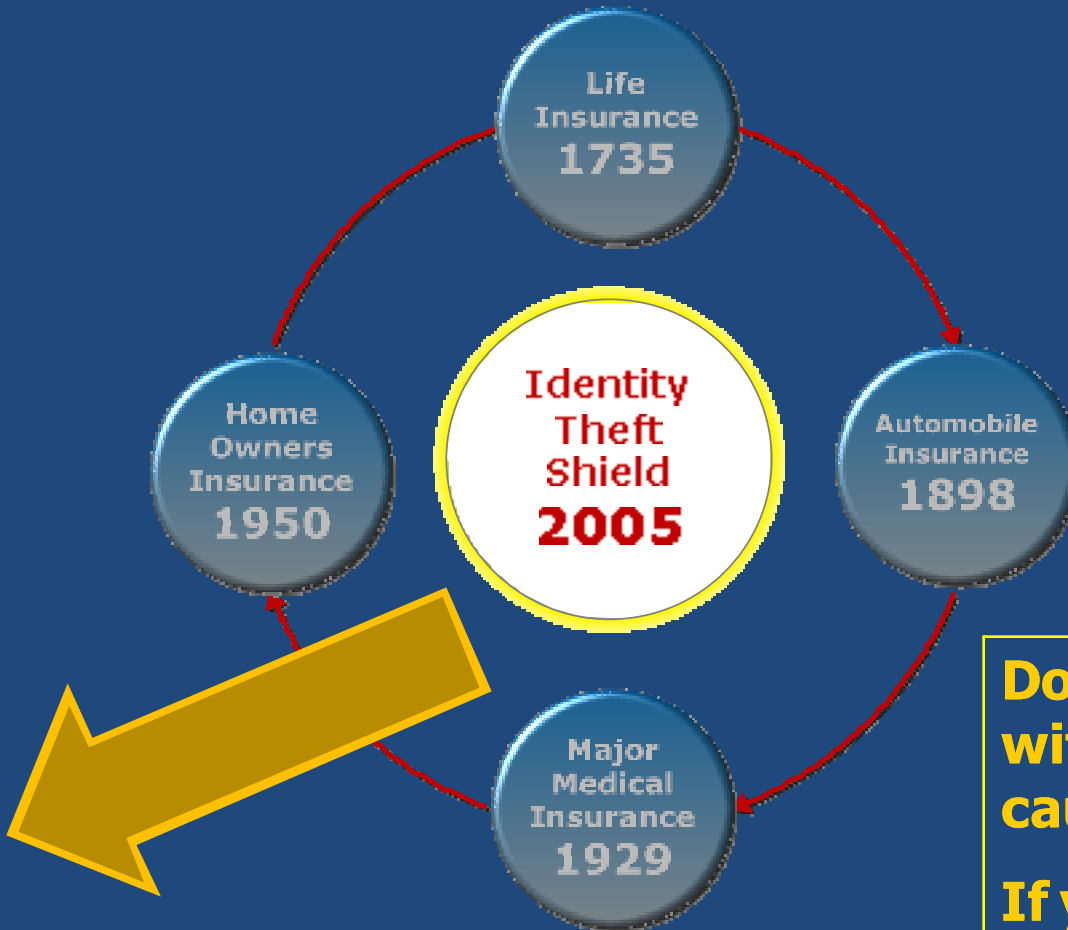
1. Review a current **copy of your credit report.** (Every 30 days)
2. Make sure you **Shred "junk mail"** and unwanted credit card offers!
3. Opt out when you receive **Privacy Statements** – You must write them to stop companies from sharing your information.
4. Do not carry your **Social Security Card – Keep it safe at home.**
5. Do not carry extra credit cards.
5. Copy the contents of your wallet and store in a secure place.

# Prevention Tips

7. Do not mail bill payments and checks from home. **Use Locked Mailboxes**
8. Do not print your Social Security number or Drivers License Number on your checks.
9. Order your Social Security Earnings and Benefits statement and check it for accuracy.
10. Examine charges on your credit card statements each month.
11. Never give your credit card number or personal information over the phone **unless you initiated the call.**
12. Do not respond to Phishing emails or click on links that appear to be from a trusted source.
13. Purchase a **comprehensive** Identity Theft monitoring service with a restoration plan.

# Changing Times = Changing Needs

Various types of products have developed to meet the changing security needs of people over the years ...



It is NOW time  
for IDT Protection

Do you have the **TIME** to deal with these issues that you didn't cause?

If you do. Do you really know how to clean-up these types of issues?

# Questions to Think About

In your opinion is IDT going to < or > in the future?

Is IDT really a serious threat to you and your family?

What are you doing now to protect yourself and family from **ALL SIX** types of IDT?

Have you explored the different IDT plans to know the details and differences between them?

Is there a plan that can 100% protect your personal information?

# Types of IDT Services



- Monitoring Plans
- Reimbursement Benefits
- Fraud Alert Services
- Restoration- Services vs.  
Benefits/Insurance

WHICH ONE?

Free Credit  
Report.Com  
Multiple Advantage

# Recommendation



## Services provided by Kroll Fraud Solutions Group



Complete Credit  
Analysis



24 Hour  
Credit Monitoring



Complete Identity  
Restoration



Minor Coverage

Let the experienced professionals in the IDT field, from the world's leading risk consulting company - **do the work for you.**

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Kroll is the world's leading risk consulting company.

Headquartered in New York

Founded in 1972 by Jules Kroll

Operates in 65 cities and 33 countries with over 3800 employees

Kroll maintains a superior expertise in monitoring credit and restoring the lives of identity theft victims.





# Thank You!

## Identity Theft

### Q&A



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