



Identity Theft

Protect & Prevent

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Identity Theft

What it is

How it happens

Warning Signs

How to protect yourself

What to do



What is Identity Theft?

Misuse of another's **personal information** to fraudulently obtain

money

goods

services

job

medical treatment

government benefits

or

hide from law enforcement



What is Personally Identifiable Information?

Name in combination with:

Address

Phone number

Social Security number

Driver's license or passport number

Date of birth

Financial account numbers

Pin numbers and passwords

Biometric data



Identity Theft

Consumer Sentinel Network Complaint Categories¹

January 1 – December 31, 2016

Rank	Category	No. of Complaints	Percentages ¹
1	Debt Collection	859,090	28%
2	Impostor Scams	406,578	13%
3	Identity Theft	399,225	13%
4	Telephone and Mobile Services	292,155	10%
5	Banks and Lenders	143,987	5%
6	Prizes, Sweepstakes and Lotteries	141,643	5%
7	Shop-at-Home and Catalog Sales	109,831	4%
8	Auto-Related Complaints	94,673	3%
9	Credit Bureaus, Information Furnishers and Report Users	49,679	2%
10	Television and Electronic Media	49,546	2%

12/11/2017



Facts

Identity theft is the fastest growing crime in the United States

Every two seconds someone becomes a victim

There were 1,093 reported data breaches in 2016

Those affected by a data breach are three times more likely to become victims of identity theft



A Growing Problem

Identity Theft Complaints

Rank	Victim State	Complaints Per 100,000 Population ¹	Complaints
1	Michigan	175.6	17,430
2	Florida	166.8	34,384
3	Delaware	155.9	1,484
4	California	139.5	54,744
5	Illinois	138.0	17,660
6	Connecticut	137.9	4,933
7	Maryland	137.1	8,251
8	Missouri	136.1	8,292
9	Nevada	135.8	3,993
10	Arizona	126.2	8,748
11	Georgia	124.0	12,787
12	Texas	119.2	33,214
13	Rhode Island	115.1	1,216
14	Washington	114.0	8,310
15	Colorado	112.0	6,203
16	New Jersey	111.5	9,977
17	Pennsylvania	109.7	14,030
18	Minnesota	107.2	5,919
19	Massachusetts	107.0	7,287
20	Oregon	105.3	4,312
21	Virginia	104.3	8,772
22	New York	102.3	20,205
23	New Hampshire	101.3	1,352
24	New Mexico	96.9	2,016
25	Alaska	96.1	713
26	North Carolina	96.1	9,746
27	Ohio	94.8	11,009
28	South Carolina	89.5	4,438
29	Maine	87.9	1,170
30	Wisconsin	87.5	5,054

- 2013 - #27
- 2014 - #26
- 2015 - #12
- 2016 - #30



Types of Identity Theft

Financial

Child

Medical

Criminal



Identity Theft in Wisconsin

Identity Theft Complaints Count from Wisconsin Victims = 5,054

Identity Theft Types Reported by Wisconsin Victims

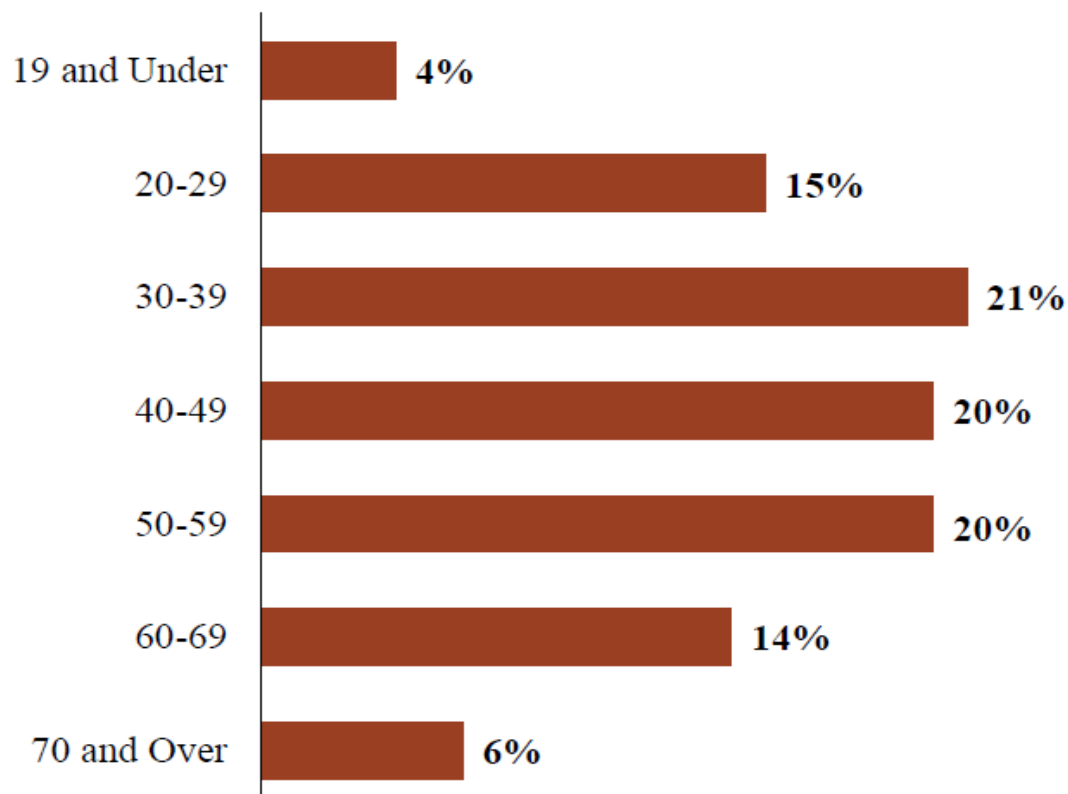
Rank	Identity Theft Type	Complaints	Percentage ¹
1	Employment- or Tax-Related Fraud	2,104	42%
2	Credit Card Fraud	1,515	30%
3	Bank Fraud	464	9%
4	Phone or Utilities Fraud	436	9%
5	Loan or Lease Fraud	318	6%
6	Government Documents or Benefits Fraud	225	4%
	Other	560	11%
	Attempted Identity Theft	12	<1%



Identity Theft by Age

Consumer Sentinel Network Identity Theft Complaints by Victims' Age¹

January 1 – December 31, 2016





Potential Harm

Direct financial losses

Damage to financial status or credit score

Denial of employment or housing

Possible civil judgments or criminal record

Time and cost to repair damage

Emotional harm



How it Happens

Dumpster diving / stolen mail

Social networking

Skimming devices

Phishing scams

Stolen wallet / phone

Scams



Common Scams

Grandparent scam

IRS scam

Tech support scam

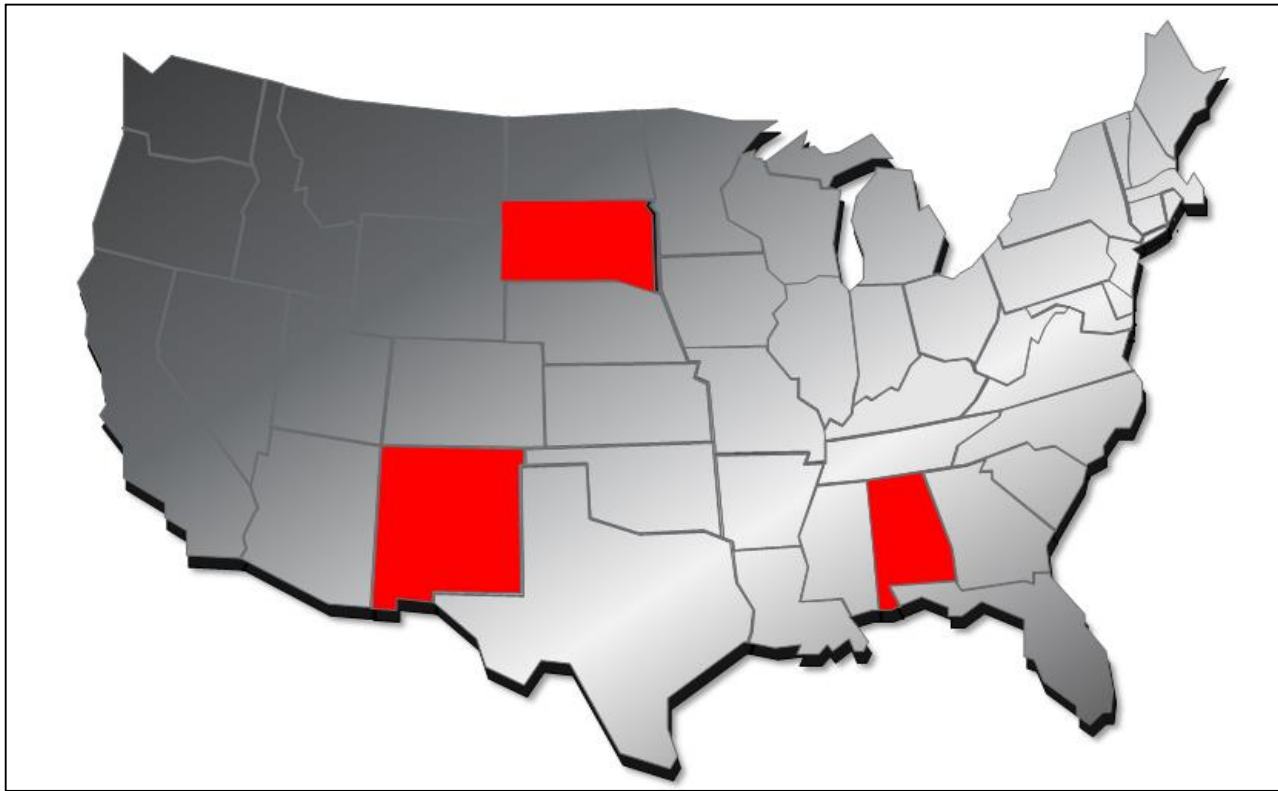


Data Breaches....

A **data breach** is an incident in which sensitive, protected or confidential data has been **viewed, stolen** or **used** by an individual unauthorized to do so.



States with Data Breach Laws





Wisconsin Data Breach Notification Law

Applies to most businesses and public sector organizations

Does not apply to certain financial institutions and health plans or providers

Requires a business to notify consumers of unauthorized acquisition of personal information



Data Breaches Impacting WI - 2016



UNIVERSITY of
WISCONSIN
LAW SCHOOL

UWHealth



EILEEN
FISHER

12/11/2017



Equifax Data Breach

145.5 million U.S. consumers potentially impacted

Over 44% of the United States population

Personally identifying information acquired



Equifax Data Breach

Free credit monitoring for all U.S. consumers

Free security freeze with Equifax

Dedicated call center 866-447-7559 and
website www.equifaxsecurity2017.com



Warning Signs

Earning Statement

Unauthorized charges or lines of credit

Denied credit

Unsolicited change of address

Explanation of Benefits

Notice from IRS

Suspicious phone calls



Prevention Tips

Do Not Call
Shred
Post Office
Opt-out
Wallet



Prevention Tips

Wi-Fi

Social Security Number

Strong passwords

Social networking



Fraud Alert and Credit Freeze

Fraud Alert

- One call
- Free
- Good for 90 days
- Renew
- Extra verification
- Can extend to 7 years w/police report

Credit Freeze

- Write each credit reporting agency (all 3)
- \$10 for each credit bureau
- Fees waived with police report
- Permanent-effective until thawed
- Blocks all new credit
- \$10 fee to “thaw” freeze



If an Identity Theft Victim

Report fraudulent charges or accounts

Check credit reports

Fraud Alert or Security Freeze

Police report

Bureau of Consumer Protection

Federal Trade Commission



Questions?

STAR TRIBUNE
SJK



Consumer Protection
Hotline

1-800-422-7128

datcp.wi.gov

 @WisconsinOPP