



The Value of Kroll Consultation

Members don't have to be a victim of identity theft to benefit from consultation from one of Kroll's Fraud Investigators--any active member with a concern about his or her identity has access to consultation and assistance.

When providing consultation regarding a member's particular concern about a possible identity theft issue, Kroll Investigators go beyond the immediate situation to learn if there are other areas of potential exposure or damage that need to be addressed as well. For example: Consultation on a simple purse or wallet theft often provides more than members expect. They anticipate help with contacting their banks/credit card issuers, and perhaps placement of a fraud alert, but Kroll Investigators go further by giving insight into what other steps to take regarding the items stolen and how to be watchful for particular signs of possible identity theft.

When members call due to an event or indicator that their identity has been compromised, Kroll's Investigator thoroughly reviews the situation with them. This review determines the appropriate next steps to take--review of a skip-trace database, call to a creditor, placement of a fraud alert, etc. If a credit monitoring alert or a credit report review indicates an inquiry not initiated by the consumer, for example, the Investigator will help the member check with the creditor that reported the inquiry to determine if someone used the member's personal identifiers to apply for credit. If so, steps are taken to undo the damage through Kroll's comprehensive restoration services.

Here are some of the ways Kroll can assist and provide guidance to members:

- Consult on best practices for the use of a member's Social Security number and other personally identifiable information (PII)
 - Discuss best practices for secure financial transactions
 - Consult on best practice for consumer privacy
 - Discuss tactics and best practices while shopping and communicating online
 - Provide best practices information and insight for preventing identity theft
 - Review consumer rights under federal and state law in the United States
- Discuss tactics on how to best safeguard the identity of a child who is a minor
 - Discuss best practices to effectively shield a recently deceased family member from identity theft
 - Assist members in the event of a stolen/lost wallet
 - Consult in the event the member receives a data breach notification letter indicating his or her information was compromised
 - Consult in the event the member receives abusive or harassing debt collection communication as a result of a stolen identity
 - Help with interpreting and analyzing the member's credit report and other consumer reports



The Value of Kroll Identity Restoration

Members who are victimized by an identity thief benefit from Kroll's comprehensive restoration services. Restoration includes investigation of emergent and potentially complicated trails of fraudulent activity; making phone calls; issuing fraud alerts; interacting with affected financial institutions; and preparing appropriate documentation. One-on-one counseling and advocacy on behalf of the member not only resolves known issues, but can also proactively identify and resolve previously unknown identity theft events.

After consultation with a Kroll Investigator confirms an identity theft issue, a fraud packet (provided by the Kroll Investigator) must be completed and submitted to Kroll by the member. Then the dedicated investigator takes on the bulk of the work to restore the member's identity, serving as the member's advocate while utilizing expertise in interacting with credit bureaus, creditors, and/or collection agencies as well as to conduct fraud research that is not related to credit.

The types of identity theft often addressed include, but are not limited to:

- New Credit Account Fraud (opening of credit accounts in a victim's name)
 - Credit card
 - Loans
- Bank Fraud (fraudulent activity surrounding banking)
 - Check forgery
 - Counterfeit Checks
 - Check Washing
 - Opening of New Bank Account
 - Account Takeover
- Healthcare fraud (treatment obtained in your name)
- Health Insurance Fraud (use of insurance information to obtain care or funds)
- Government Benefits Fraud (SSA disability, unemployment, Medicaid, etc.)
- Employment Fraud (gaining employment utilizing a victim's identifiers)
- Tax Fraud (using a victim's SSN when filing a tax return)
 - Claiming additional dependents
 - Obtaining a fraudulent refund

- Criminal ID Theft (committing a crime using your identity)
 - Review of court records
 - Assistance in correcting record and recommending legal assistance
- Bankruptcy/Liens/Judgments (fraudulent actions resulting in judgments against victim)
 - Review of records to determine origin
- Driver's License Fraud (obtaining a license or state ID as the victim)
 - Posing as victim when committing a traffic violation
 - Posing as victim when committing any other act, i.e. writing a bad check
- Utilities and Housing fraud (accounts opened in your name)
 - Renting an apartment
 - Obtaining a mortgage
 - Opening utility services
- Collection Efforts (related to any of the events listed above)

At the onset of the restoration work, appropriate complaints are filed on the member/victim's behalf. Proactive searches are also conducted during the restoration process. They include the following:

- Local County Criminal Search - in the victim's current county of residence to look for criminal activity committed in the victim's name
- US Criminal Records Indicator - to search a wide variety of national criminal databases, sex offender databases, the OFAC list for the terrorist watch list
- State Department of Motor Vehicles - to search for drivers licenses in the victim's name but at a different address in their state
- Social Security Number trace - to look for additional addresses that may be associated with the member and bring to light additional issues
- Social Security Administration's Death Index - verify if the member has been submitted to the Social Security Administration as dead for insurance fraud or other reasons
- ChexSystems - to determine if the member's consumer record indicates any fraudulent banking activities.