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IDENTITY THEFT



By Greg Koch, Koch Insurance Brokers LLC, Koch Financial Group LLC

On Thursday, September 7th, Equifax, one of the largest credit-reporting companies in the US, said 143 million people could be affected by a recent data breach, involving credit card companies, banks, retailers, and lenders.

In 2017, data stored by hospitals, cell phone companies, health insurance and government agencies is being targeted more than ever. And the reality is, no matter how safe we are with our information, we can't control the security of these databases. So, it's only a matter of time before we're personally affected by a serious company or government breach.

While most people figure ID theft is about someone getting into our bank account or credit card... it turns out that's actually the least of our concerns, since most banks have zero liability on unauthorized charges. We've found there are five types of real ID theft — such as someone in another state filing taxes or working a job under our social security number, obtaining medical treatment or prescriptions in our name, or using a fake ID to open new

accounts or commit crimes in our name. This is real ID theft, which takes an average of 600 business hours to prove our innocence and get our records straightened out — so this is the biggest risk we need to manage.

The IDShield provides powerful 24/7 proactive monitoring, and is the only provider where a simple phone call puts you in touch with a dedicated licensed fraud investigator from KROLL, who will provide complete identity restoration services, all backed by a \$5 Million Service Guarantee. The most comprehensive ID Theft solution to protect your household is also surprisingly affordable — at \$9.95 a month for an individual, or \$19.95 per month for the whole family. For more information, call Greg at Koch Insurance Brokers 610.370.7268.

TYPES OF ID THEFT

- **Database ID Theft** — Info at risk is your name, SSN, address, prior addresses, credit card #s, driver license #, birthdate. The info is then used to rent, apply for a mortgage, car loans, cell phone purchases, and more.
- **Synthetic ID Theft** — taking pieces of information from multiple sources and combining it with new info, basically creating a fake person
- **Employment ID Theft**
- **Tax Refund ID Theft** — when stolen personal information is used to file a fraudulent tax return to have a refund sent to an unknown address
- **Child ID Theft** — when a child's SSN is used
- **Medical ID Theft** — when medical identity is sold for profit to uninsured patients
- **Criminal ID Theft** — when identity is stolen to commit crimes
- **Health Reform ID Theft**
- **Social Security ID Theft**



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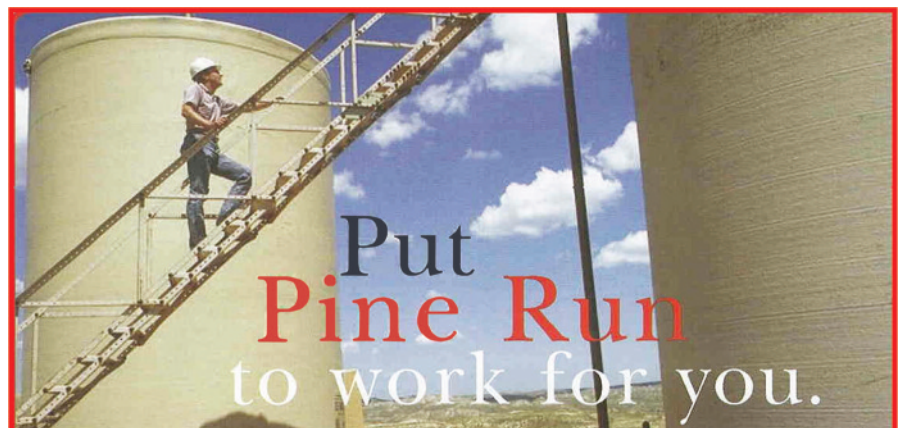
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