

INVESTIGATOR INSIGHT

THE VALUE OF KROLL CONSULTATION

Identity Theft Shield members don't have to be a victim of identity theft to benefit from consultation from one of Kroll's Fraud Investigators or Certified Fraud Restoration Specialists – 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 Identity Theft Shield 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 will determine 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 enhanced restoration services.

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

- Consult on best practices for the use of a member's Social Security/Social Insurance number and other Personal Identifying Information (PII)
- Discuss best practices for financial transactions
- Consult on best practices for consumer privacy
- Discuss tactics and best practices while shopping and communicating online
- Provide best practices knowledge for preventing ID Theft
- Review consumer rights under federal and state law in the US or provincial law in Canada
- Discuss tactics on how to best safeguard a minor child's identity
- Discuss best practices to effectively shield a recently deceased friend or 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 has been 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

A service of the Investigators of Kroll Fraud Solutions

These materials are derived from the research and discovery activities of Kroll Fraud Solutions' Fraud Specialists and Licensed Investigators, and have been gathered from personal, historical, and aggregated experience performing specialized restoration services on behalf of Identity Theft victims. While believed to be accurate, these materials do not constitute legal advice, and are not guaranteed to be correct, complete or up-to-date. No part of this document may be reproduced, transmitted, transcribed, stored in a retrieval system, or translated into a language or computer language, in any form by any means, electronic, mechanical, optical, chemical, manual or otherwise, without the express written consent of Kroll Fraud Solutions. These materials are provided for informational purposes only.