

2015 IDENTITY PROTECTION UPDATE

Dear Friends and Neighbors,

Thank you for your support. It is an honor to serve another term as your state representative and to address any concerns you and your family may have.

As I am sure you are aware, protecting your identity and personal information has become more and more difficult in the information age.

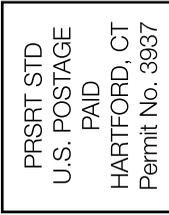
As your legislator, I am working to make sure the state of Connecticut provides consumers with the tools they need to keep identity thieves at bay. The General Assembly is currently reviewing legislation that would require insurance companies, health providers, and pharmacies to encrypt your personal data (SB 1024). Another bill, which was unanimously passed by the House of Representatives, would waive the fees that credit reporting agencies typically charge if you are a victim of identity theft and need to freeze your credit (HB 6800).

I hope you find this information useful and please do not hesitate to call my office with any and all questions you may have.

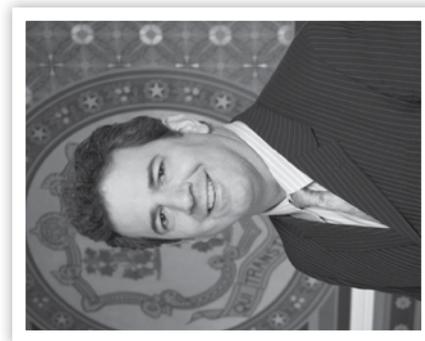
Sincerely,



Chris Perone



STATE REPRESENTATIVE
CHRIS PERONE
REPRESENTING NORWALK | 137TH ASSEMBLY DISTRICT



Special Report: Identity Theft

STATE REPRESENTATIVE

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ANTHEM DATA BREACH

The Anthem data breach has been in the news recently as personal information on current and former plan members may have been compromised. The Department of Consumer Protection (DCP) recommends that all Anthem customers check their credit reports, as well as all financial, medical and insurance statements for signs of identity theft. Anthem is working with AllClear ID, a leading and trusted identity protection provider, to offer 24 months of identity theft repair and credit monitoring services to current or former members dating back to 2004. If you are an Anthem member and notice any suspicious activity, call 877-263-7995. The state has set up its own website on the Anthem breach, www.ct.gov/anthemadvice.



WHAT IS IDENTITY THEFT?

Identity theft is the number-one source of consumer fraud in the United States. Identity theft occurs when a person steals someone else's personal data like a Social Security number (SSN) or credit card number and uses it for personal profit. It can be very difficult and time consuming to correct a stolen identity and to catch the criminal responsible.



DETECTION

There are several symptoms of identity theft that you should look out for. Failing to receive your regular bills or being denied credit for no apparent reason are two possible signs. Receiving credit cards you did not apply for or calls from debt collectors or businesses about merchandise or services you did not buy are also red flags.



PREVENTION

Using strong passwords for credit cards and bank accounts as well as strong computer protection software can help protect against identity theft. When shopping online, use one credit card specifically for online purchases and look for the lock image to ensure you are on a secure site. Never give out personal information like a SSN or bank account number unless it is with a company you know. Review a free copy of your credit report from each of the three credit bureaus, for a total of three free reports per year by visiting www.annualcreditreport.com or by calling 1-877-322-8228.

REPORT THE CRIME

If you are the victim of identity theft, report the crime to police and keep a copy of the police report to share with creditors. You should also contact your bank, creditors, the IRS, your utilities and all service companies. Ask the fraud department of one of the three major credit bureaus below to flag your file with a fraud alert and to include a statement that creditors must get your permission before opening new accounts in your name.

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289

YOUR OPINION COUNTS:

I want to know what issues matter to you. Email me at Chris.Perone@cga.ct.gov or call me at

800-842-8267