



HOFFMAN BROWN COMPANY

INSURANCE

5000 Van Nuys Blvd. 6th Floor
Sherman Oaks, California 91403
(818) 986-8200 FAX (818) 986-8510
www.hoffmanbrown.com

SAFETY NOTES



Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. The FTC estimates that as many as 9 million Americans have their identities stolen each year. Chances are, you or someone you know may have experienced some form of identity theft.

How do identity thieves get your personal information?

- They steal your wallet or purse.
- They rummage through trash looking for bills or other paper with personal information on it.
- They divert your billing statements to another location by completing a "change of address" form.
- They read your personal identification number (PIN) over your shoulder at an ATM.
- They send you unsolicited e-mail messages that appear to come from legitimate businesses.

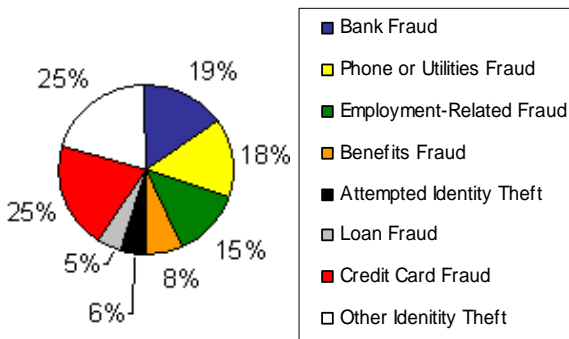
How do identity thieves use your personal information?

- They may have your driver's license issued with their picture.
- They apply for credit cards in your name.
- They may counterfeit your checks or credit or debit cards, or authorize electronic transfers in your name and drain your bank account.
- They may file for bankruptcy using your name to avoid paying debts they've incurred.
- They may file a tax return using your name to obtain a refund.

How can you protect yourself from identity thieves?

- Do not carry extra credit cards or other important identity documents except when needed.
- Shred all old bank and credit card statements and "junk mail" credit card offers before trashing them.
- Keep your personal information in a secure place at home.
- Guard your personal identification number (PIN) when at ATM's.
- Don't give out personal information over the internet unless you know who you are dealing with.

How Victims' Information Is Misused*



* Percentages are based on the total number of victims reporting: 45,175 from California. Percentages add to more than 100 because approximately 21% of victims reported experiencing more than one type of theft.

Federal Trade Commission
Released January 25, 2006

Helpful Tip

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report.

You may place a fraud alert in your file by calling just one of the three bureaus listed below. As soon as that agency processes your fraud alert, it will notify the other two, which place fraud alerts in your file.

Equifax: 1-800-525-6285

www.equifax.com

Experian: 1-888-397-3742

www.experian.com

TransUnion: 1-800-680-7289

www.transunion.com



Hoffman Brown Company

License No. 0814758