

## Five Common Types Of Identity Theft



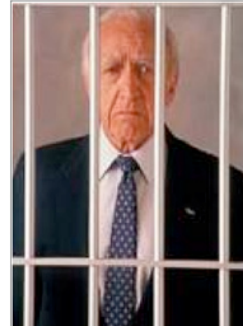
**Driver's  
License**



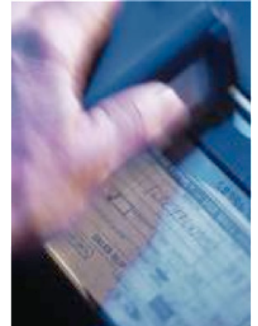
**Social  
Insurance**



**Medical**



**Character/  
Criminal**



**Financial**

**Identity Theft is not just about Credit Cards! Identity Theft is an international crime and access to an attorney may be critical.**

### Are You At Risk?

Identity theft has hit one out of every six adult Canadians—more than 4.2 million people—either directly or within their immediate households; 17 per cent of Canadians aged 18 or older have either been victimized themselves or had an incident affect someone in their homes.

—Strategic Counsel for the Competition Bureau of Canada, 2007

Identity theft is committed in every place associated with daily life. Simply by doing things that are part of everyday routines—for example, charging dinner at a restaurant, using payment cards to purchase gasoline or rent a car, buying or selling your home, or submitting personal information to employers and various levels of government—individuals expose their personal data where identity thieves can access and use it without the victim's knowledge or permission. The victim may not discover the effects of the fraud until weeks, months or even years later.

—The Ministry of Public Safety, Canada, 2008

“More than half (51 percent) of all identity thefts occur in the workplace, according to a recent study”

—Human Resource Executive – May 2007

### Two Most COMMON MISCONCEPTIONS about Identity Theft

1. Damages are mostly financial related.  
Looking at Financial Identity Theft alone is a mistake. That does not take into account the other significant forms such as Social Insurance, Drivers License, Medical and Character/Criminal. In fact: the second most prevalent form of identity theft is having a crime committed in your name.
2. “I'm safe because I don't do much online, I use a shredder, and I am careful about who I give my information to.”  
Identity Theft has become the #1 crime worldwide, and most often it does not matter how careful you are. You can help minimize your risk by knowing how Identity Theft happens. To learn more, attend an Identity Theft Seminar in your area.

**The last thing you need to worry about is Identity Theft!**

## Have you been a victim of Identity Theft?

**DRIVER'S LICENSE:** The car that Jason Young has never owned, a 2001 Audi A4, can be found today under lock-and-chain in an OPP compound north of Toronto, having been seized following its abandonment in a still unsolved hit-and-run. The last name and address on the ownership, however, is Jason Young's name and his Mississauga address. And therein lies the problem. Identify theft is too easy. Det. Bruce Lemcke of the Peel Regional Police fraud squad was convinced Jason Young fell victim to a sophisticated fraud. So, too, was the Scotiabank, who had a lien on the now-impounded car due to unpaid financing obtained with a photocopy of Jason's driver's license.

—*Toronto Sun, May 18, 2008*

**SOCIAL INSURANCE:** Audra Schmierer's social insurance number has been used by at least 81 people across North America. The federal government took years to discover the number was being used illegally but took little action once it was discovered. Ms. Schmierer has had erroneous tax bills, has been denied jobs and has been detained because of felony arrest warrants that all belonged to other people that are using her social insurance number.

—*CBS News, August, 2006*

**MEDICAL:** Anndorie Sachs, 28, a biomedical engineering student who lives in Salt Lake City with her family, received a call from the Utah Child and Family Services. "Your newborn," the investigator said, "tested positive for drugs." "What do you mean?" Sachs recalls saying. "I didn't just have a baby." The agent's response: "Don't try to pull that with me!" She notified Sachs that DCFS was ready to put through paperwork to take custody of Sachs's four children, then ages 2 to 7. Dorothy Bell Moran, a troubled 28-year-old stole Sachs identity and had a baby in her name. The baby tested positive for methamphetamine. But doctors couldn't talk to Moran—at some point, she had walked out of the hospital, leaving her newborn behind. Sachs was left with a \$10,000 bill and a nightmare with social services. Sachs's medical records had been altered to include the blood type and general health record of a complete stranger.

—*Good Housekeeping, August, 2007*

**CRIMINAL:** David Joe Hernandez served four years in the Air Force at bases in New Mexico and Japan. So it came as a shock when he returned home and discovered he was a victim of financial identity theft in Chicago and that his personal records became entangled with those of a convicted felon in Mesa, Ariz. He learned that he was associated with an arrest warrant in Arizona for driving on a revoked license and that a David Hernandez had a record there for auto theft, evading law enforcement, making wrongful statements to law enforcement, wrongful use of a weapon and driving on the wrong side of the road. A week after Hernandez started working at Best Buy, his manager informed him he was being let go because a criminal record check came back showing a felony drug conviction. Later he received notice that Illinois was garnishing 60% of his reservist's pay to pay child support to a woman he'd never met who was using information that had been on several fraudulent accounts.

—*USA Today, June 3, 2007*

**FINANCIAL:** Susan Lawrence discovered that the 100-year-old Victorian home she had been living in for 30 years had been stolen by identity thieves. The North York widow had been blissfully unaware the thieves had used her forged signature to purchase the house from her and discharge a mortgage she had put on the property. They had then put a new mortgage on the property for almost \$300,000, pocketed the money, defaulted on the mortgage, faded out of sight, and left her facing eviction. Toronto lawyer Robert Aaron, who has written numerous columns on mortgage fraud for the Star, says it is "extremely simple" for anyone familiar with Ontario's real estate system to pull off a mortgage fraud. "People can make themselves look like the real owner or can make a legitimate purchase with phony ID and phony employment letters,"

—*Toronto Star, August 13, 2006*

A Peterborough resident was a victim of identity theft. A visitor staying in her home stole her driver's licence and social insurance number. Armed with this information, the thief applied for, and was granted, a line of credit and three credit cards using the stolen identification. She then proceeded to go on a spending spree to rent vehicles, vacation in the USA, buy clothes, food and other items costing the victim more than \$20,000.

—*The Peterborough Examiner, August, 2007*

The Milletts had subscribed to credit-monitoring services from all three major credit reporting bureaus: Experian, Equifax and TransUnion. The Milletts found out that the Credit-monitoring services are not all they're cracked up to be. A major weakness in the credit-monitoring system that these services don't bother to mention is that the services don't work if someone uses your Social Insurance number to get credit in his or her name. All three failed to alert them when an imposter used one of their Social Insurance numbers to apply for 26 credit cards, finance several cars and take out a home mortgage. The problem arises because of the mismatch between the Social and the wrongdoer's name. The credit reporting bureaus route the loan request to another file, so even if it has your Social on it, it won't show up in your file for purposes of notifying you. Someone who has credit monitoring may falsely believe they are safe when in fact they well may not be.

—*CBS, December, 2006*

Over 120 residents in Ajax, Ontario found their mail had been stolen by their postal worker. 150 pieces of mail involving over 120 victims were not delivered to the intended addresses in 2007. These pieces of mail included cheques issued by the Government of Canada, insurance companies and other businesses. The cheques were fraudulently cashed at numerous financial institutions in the Greater Toronto Area. This fraudulent activity has led to a loss of over \$477,000 involving multiple incidents of identity theft. Durham Regional Police investigators believe that the majority of victims were unaware of the fact their mail was stolen.

—*The Toronto Star, February 26, 2008*