The Aftermath Isn’t Just Property Damage: Tornados Can Spawn Identity Theft

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February 15, 2017

Emergencies DO Happen
What's in YOUR Home Emergency Kit?

- A First Aid Kit?
- Plenty of Food and Water?
- Flashlights?
- Batteries?
- Proof of Your Identity?

Identity Theft accounted for 16% of all complaints filed to the FTC in 2015
• One of the Top Complaints for over 16 consecutive years

What Should You Be Prepared For?
1. As a Business Owner
2. As an Individual

The Threat of Identity Theft

Top 10 Fears of 2016

What Causes Identity Theft?

- Government Documents or Benefits Fraud – 49.2%
- Credit Card Fraud – 15.8%
- Phone or Utilities Fraud – 9.9%
- Bank Fraud – 9.9%
- Loan Fraud – 9.5%
- Employment-Related Fraud – 3.3%
- Other – 19.2%
  (Data Breach, Medical, Insurance, Unknown, etc.)

* 2015 Federal Trade Commission Consumer Sentinel Network

What Should You Be Prepared For?

Business Owners
- An Incident Response Plan: What is it?

The instructions and procedures an organization can use to identify, respond to, and mitigate the effects of a cyber event.

- NIST SP 800-34 Rev.1 Contingency Planning Guide for Federal Information Systems
What Should You Be Prepared For?

Business Owners

- **An Incident Response Plan: What is it?**
  - An Incident should be clearly defined.
  - Should clearly state who has the authority to declare an incident.
  - Declaring an incident invokes the Incident Response Plan and convenes the Incident Response Team (IRT).

- **An Incident Response Plan: Recommended Components**
  - **Communications Flow**
    - Outlines how the team communicates internally.
    - Defines who owns communications with external parties, such as legal counsel, the media, and regulators.
  - **Roles & Responsibilities**
    - Outlines the role of each member of the Incident Response Team (IRT).
    - Details each team member’s responsibilities.

- **Contact Information**
  - Should include contact information for the IRT, key stakeholders, as well as vendors/service providers.
  - Should include out of hours contact information.
  - Review and update quarterly.

- **Plan Testing**
  - Plan should be tested annually to identify gaps.

What Should You Be Prepared For?

For Individuals

**PRIOR to an Emergency**

Some Basic Preparation now will be invaluable in the midst of an emergency.

- Make sure important documents such as Driver’s Licenses and Proof of Insurance are up-to-date.
- Discard unneeded documentation that contains PII.
- Organize and inventory the documents that you have kept – list where they are kept and what personal and account identifiers each contains.
- Do NOT put your actual personal identifiers and account numbers in your list.

Impact to Individuals

- **Types of documents and information to include in your inventory:**
  - Driver’s License
  - Birth Certificates
  - Social Security Cards
  - Passports
  - Insurance Policies
  - List of Prescriptions/Doctors
  - Financial Documents
  - Car Titles, Mortgage Deeds, etc.
  - Remember: Computers, flash drives and phones may hold important data.
What Should You Be Prepared For?

**For Individuals**

**DURING an Emergency**
- Take what has been predetermined as most important and immediately accessible
  - Include your list of items that contain PII and their location so that you can come back for those items at an appropriate time.
  - If you can get to your safe, do so – if not, don’t.

**What Should You Be Prepared For?**

**For Individuals**

**AFTER an Emergency**
- You may need to prove your residence for return entry into your community and for application for federal.
  - When proving your address, utility bills are often used in addition to a driver’s license or state ID card.
  - It may be helpful to have online access to your utility accounts if possible
  - Use your inventory of places where PII is stored to help you locate and, if necessary, dispose of it properly.

**What Should You Be Prepared For?**

**For Individuals**

**AFTER an Emergency – CREDIT FREEZES**
- This is not a Cure-All
  - Identity theft can still take – freezes do not reduce the chance of falling victim
  - Thieves can still commit ‘account takeover’ – existing bank accounts and credit cards
  - Will not help with non-credit-related issues
    - Medical Identity Theft
    - Criminal Identity Theft
    - Employment or Tax Fraud

**Things to Keep in Mind…**

**Business Owners**
- Establish an Incident Response Plan
- Know your Vulnerabilities
- Offer an Identity Theft Protection program to your employees
- Beware of Scams

**Individuals**
- Assess your personal information
  - Store in a secure location
- Know your Vulnerabilities – PRIOR | DURING | AFTER
- Subscribe to an Identity Theft Protection program for you and your family
- Beware of Scams