



**RICHARD CORDRAY**  
OHIO ATTORNEY GENERAL

November 1, 2009

Re: 2009 Identity Theft Annual Report.

The Honorable Ted Strickland  
Governor of the State of Ohio  
77 S. High St., 30th Floor  
Columbus, OH 43215

The Honorable Armond Budish  
Speaker, Ohio House of Representatives  
77. S. High St., 14<sup>th</sup> Floor  
Columbus, OH 43215

The Honorable William Batchelder  
Minority Leader, Ohio House of Representatives  
77 S. High St, 14th Floor  
Columbus, OH 43215

The Honorable Bill Harris  
President, Ohio Senate  
1 Capitol Square, Second Floor  
Columbus, OH 43215

The Honorable Capri Cafaro  
Minority Leader, Ohio Senate  
1 Capitol Square, Third Floor  
Columbus, OH 43215

Dear Colleagues,

Identity theft is the fastest-growing crime in the United States, one that affects thousands of Ohioans each year. Educating our residents about how to avoid becoming its victims — and how to recover quickly if they are affected — is an important focus of my office.

Let me detail our efforts in this 2009 Identity Theft Annual Report.

The scope of this problem is difficult to gauge, especially because many more people are known to be victimized by identity theft than to report it. But one thing is certain: The toll is heavy. When our personal information — contained in credit card and utility statements, bank records, tax returns, medical documents and more — slips into the hands of identity thieves, we as Americans spend an estimated 300 million hours each year addressing the fallout. I have seen people with shoe boxes full of documents to show all the work they had to do to repair their credit after being victimized.

According to the Federal Trade Commission, 8,237 Ohioans filed identity theft complaints with the FTC in 2008, up nearly 20 percent from two years earlier. That locates Ohio in the middle of the pack of all states for identity theft.

Where we take the lead, however, is in addressing the problem.

Ohio was among the first states in the nation to create an Identity Theft Verification Passport Program, an important tool that helps victims cope with the aftermath of identity theft, and was the first state to provide it in an electronic format to expedite the recovery process. My Identity Theft Unit runs the program, which provides participants with a wallet-sized card that verifies their status as an identity theft victim to law enforcement, financial institutions, creditors and others, helping them resolve problems more quickly.

The Attorney General's Office has conducted 927 training sessions for Ohio law enforcement personnel on how to assist victims in the Passport application process.

Since Ohio adopted the Passport program and launched the national Identity Theft Passport Advisory Council, a dozen other states have signed on. Representatives of my office chair the group, which promotes the use of Passport cards to help victims restore their good name and credit, supports uniform prevention techniques and standardized recovery resources, and stresses the importance of communication and resource sharing among participating states.

Ohio also is playing a lead role in another national effort on this topic as one of four states selected by the National Governors Association's Center for Best Practices to take part in its Combating Identity Theft Policy Academy. The academy's goal is to help states gather, share and analyze ID theft information more effectively to aid in the investigation and prosecution of such crimes.

In this effort, my office's Identity Theft Unit is working with representatives of the Governor's Office and the Ohio General Assembly to address four goals:

- Establish a process for statewide tracking of identity fraud crimes to clarify strengths and weaknesses in all phases of prosecution and education;
- Involve private and public entities in identity fraud programs to increase awareness of how the crime occurs and why it is important for victims and law enforcement to report the crimes;
- Enhance Ohio's Passport program to improve assistance to victims; and
- Rectify deficiencies in Ohio's current legal framework in order to require mandatory law enforcement reporting of identity fraud and provide a more comprehensive and uniform system for reporting, investigating and responding.

When the group concludes its work, it will issue a strategic plan to the Governor outlining the current framework, discussing deficiencies within that framework and laying out short- and long-term plans for addressing the issues identified.

Here is a quick look at some other telling developments within the past year in my office's fight against identity theft:

- The Identity Theft Unit responded to nearly 3,500 phone inquiries, mostly from victims or potential victims seeking help in responding to specific incidents.

- The unit conducted more than 30 identity theft prevention and Passport presentations for law enforcement, financial institutions, senior groups, community organizations and victim advocates across the state.
- The Attorney General's Office issued 226 Passport cards, bringing the total number issued since the program's inception to 1,550.
- My office created an Identity Theft Repair Kit that provides valuable information, guidance and checklists for avoiding and recovering from identity theft.

While our progress is encouraging, we are keenly aware that we need to do much more to help Ohioans prevent identity theft and to deal with it effectively when it does occur. The General Assembly's enactment of credit freeze legislation last year was another step forward on this issue. I have instructed my office's Identity Theft and Consumer Protection units to continue their statewide outreach to educate citizens on how to avoid being victimized and to promote use of the Passport program as a means of recovering from identity theft as quickly as possible.

Sincerely,



Richard Cordray  
Ohio Attorney General