

To: Corbin, Bryan

Subject: News Release: Attorney General: Data breach creates spike in interest by consumers in Credit Freeze



NEWS RELEASE

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Data breach creates spike in interest by consumers in Credit Freeze

AG: Demand for free service very high after hack attack; credit bureaus' websites busy

INDIANAPOLIS – In the wake of the Anthem Inc. data breach where the personal information including Social Security numbers of millions of people was apparently accessed by computer hackers, the Indiana Attorney General's Office has seen exceptionally high demand in recent days for the free credit freeze function on its web site, www.IndianaConsumer.com.

Available since 2007, the free credit freeze is one tool Hoosiers can use to protect themselves against identity theft because it prevents fraudsters from opening up an unauthorized line of credit in the consumer's name while allowing the consumer to continue to use existing credit. Since news broke late Wednesday night Feb. 4 that Anthem policyholders' names, birthdates, Social Security numbers and membership numbers were accessed by cyber-thieves, consumers have rushed to the credit freeze web page on the Attorney General's website to be linked to each of the three major credit bureaus and register for the free service.

Just seven people had visited the AG's Office's credit freeze page Feb. 4, before Indianapolis-based Anthem announced the data breach. On Thursday Feb. 5, the number of visitors clicking on the page increased to 1,677. The following day, Friday, Feb. 6, online visitors to the page jumped to 7,295. Demand continued through the weekend as news of the Anthem data breach sunk in, with 5,563 visiting the page Saturday Feb. 7 and another 3,014 visiting on Sunday, Feb. 8. Indications are the influx of visitors linked to the three credit bureaus' sites and either registered for the free security freeze or explored how to do so.

"We recommend Hoosiers register for the free credit freeze with all three credit bureaus – either online, or in writing – whether they are Anthem customers or not, as the freeze will limit the damage identity thieves can inflict and it can be lifted at the consumer's request at any time. A credit freeze at the front end is better than credit monitoring which only alerts you to fraud after the fact," Indiana Attorney General Greg Zoeller said.

The Indiana General Assembly passed a law in 2007 creating the free credit freeze service for Indiana residents. High demand for the credit freeze service in recent days is believed to be a factor in the feedback from constituents that the three credit bureaus' websites periodically have been slow to navigate. The Attorney General's Office has reached out to the three credit bureaus – Equifax, Experian and TransUnion – in an attempt to get the slow navigation issues addressed.

Here are frequently asked questions consumers have posed about the credit freeze following the Anthem data breach:

Q. Does the Attorney General's Office know where the cyber-attack against Anthem originated or whether the breached data is being sold?

A. Neither the cyber hackers nor their intended purpose have been identified so far as we are aware. The Federal Bureau of Investigation is investigating, and the Indiana Attorney General's Identity Theft Unit will assist our counterparts in law enforcement as needed.