



Powered by Generali

CASE STUDY

Identity Theft by a Family Member

The Problem

A customer called the Iris® Powered by Generali (Iris) 24/7 resolution center after discovering multiple fraudulent accounts open in his name. Months earlier, he discovered one fraudulent account and placed a 90-day fraud alert on his credit report himself, without contacting Iris.

Once the 90-day alert expired, the customer discovered these additional accounts and contacted Iris for assistance with resolving the identity fraud.

The Solution

An investigation by Iris' Identity Theft Resolution Specialist revealed that the fraudulent accounts had been opened by the customer's brother, whose middle name was the same as the customer's first name. After ensuring that the two credit reports had not been accidentally combined or mixed up, the Resolution Specialist helped the customer file a police report, which was the first step in disputing the charges. Once the report was filed, the Resolution Specialist placed a long-term alert on the customer's credit report and disputed the fraudulent accounts with the creditors.

Given the extent of the fraud, Iris recommended that the customer access his credit report monthly to ensure that no new accounts had been opened in the interim before the long-term alert had been placed.

Additionally, the customer was provided with a copy of his credit report to review for any additional fraud.

The Results



Iris worked for several months to dispute the accounts with the customer's creditors to ensure that his credit report was corrected and that the fraudulent activity was no longer present. The customer's brother was subsequently incarcerated for identity theft and additional crimes.

About Iris® Powered by Generali

Iris® Powered by Generali is a B2B2C global identity and cyber protection company owned by the 190-year-old multinational insurance company, Generali, offering always-available identity resolution experts (yes, real people available 24/7/365) and tech-forward solutions that uncomplicate the protection process. We opened our first Washington, DC office in 1982 with a simple mission, bringing customers from distress to relief – anytime, anywhere – and went on to become one of the very first identity theft resolution providers in the U.S. in 2004. Today, understanding that victimization has no geographical boundaries, we've got a solution no matter what your customers' coordinates are.

For more information contact irismarketing@irisidentityprotection.com or visit IrisIdentityProtection.com.