

WHITE PAPER

Identity Theft **911**

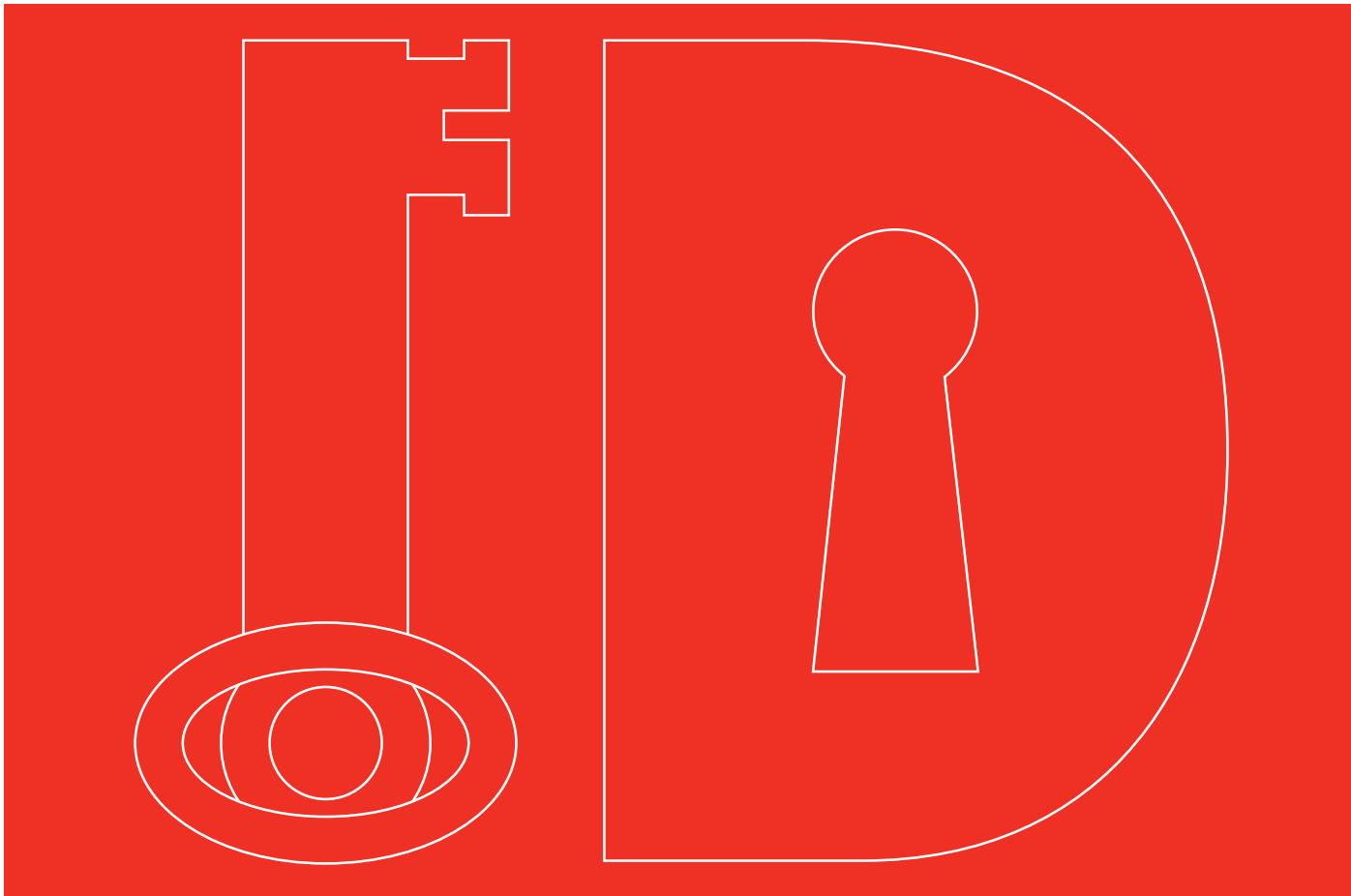
Analysis of Significant Identity Theft Trends & Crime Patterns In the State of **OHIO**

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Executive Summary

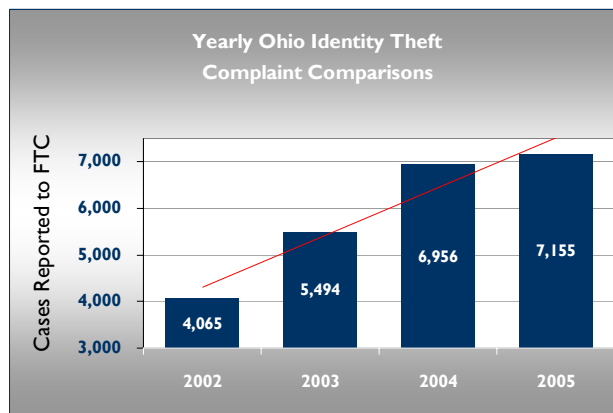
- Approximately **329,000** Ohio residents were victimized by identity theft in 2005, generating a statewide victimization rate of **2.9%**. The rate has doubled from 1.4% in 2002.
- Identity theft within Ohio increased by **100.8%** from 2002 through 2005, a 3-year compound growth of **26.1%**.
- Ohio demonstrated the **9th** highest level of identity theft complaints filed with the FTC during 2005. On a per capita complaint basis Ohio ranked **29th**.
- Identity theft cost Ohio enterprises and victims nearly **\$2.4 billion** in 2005 and drained over **17 million hours** in victim resolution.
- Ohio's total identity theft losses are **3.7 times greater** than aggregate losses created by burglary, larceny and motor vehicle theft.
- Ohio placed 3 metropolitan statistical areas on the list of America's 50 most vulnerable MSAs: Cleveland-Elyria-Mentor, ranked **#15**; Columbus MSA, **#39**; and Cincinnati-Middletown, **#47**.
- Ohio cities experiencing the highest levels of identity theft in 2005 were: **Cleveland** with approximately 34,000 incidents; **Columbus**, 29,000; **Cincinnati**, 22,000; **Toledo**, 15,000; and **Akron**, 10,000.
- Victim rates by city were: Cleveland, **7.2%**; Cincinnati, **6.7%**; Toledo, **4.9%**; Akron, **4.7%**; and Columbus, **4.1%**. The remainder of Ohio's residents (63.3%) experienced a 2.3% incidence rate.
- One in fourteen or **7.2%** of Ohio households were victimized by identity thieves during 2005. Household victimization rates were significantly higher in major Ohio cities: Cleveland, **18.1%**; Cincinnati, **15.0%**; Toledo, **11.9%**; Akron, **11.4%**; and Columbus, **9.6%**.
- Ohio identity theft is heavily concentrated in the "creation of fraudulent utility accounts" and the "combination of phone and utilities fraud." **Ohio leads the nation in both categories.**
- Ohio-based institutions now providing effective identity theft solutions for their customers include: **Grange Mutual Insurance** (Columbus); **Westfield Insurance Company** (Westfield Center); **State Auto Insurance Companies** (Columbus); **Motorists Insurance Group** (Columbus); **German Mutual Insurance Co.** (Napoleon); **Buckeye Insurance Group** (Piqua); and **Heartland Bank** (Gahanna). National firms similar programs include: **MetLife Auto & Home**, **Fireman's Fund**, **Liberty Mutual**, **Grinnell Mutual**, **Amica Mutual**, **Commerce**, **OneBeacon**, **California Casualty**, **ANPAC** and **Chubb Insurance**.

SECTION I

**Ohio Identity Theft Cases
Reported To the Federal Trade Commission**

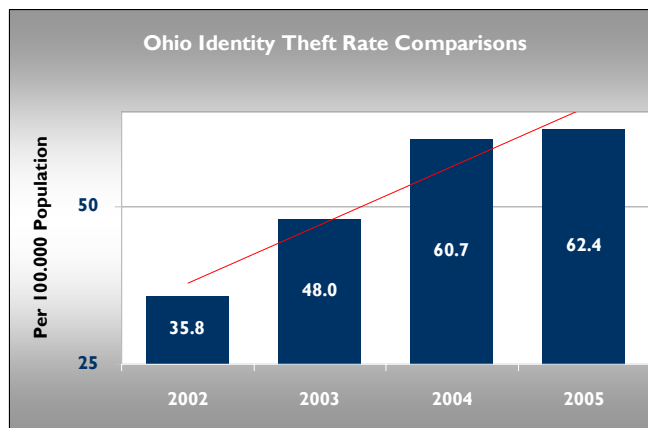
The FTC received **7,155** identity theft complaints from Ohio residents in 2005

The Federal Trade Commission states that during 2005, residents of Ohio reported **7,155** instances of identity theft-related fraud¹. During 2004, Ohio residents filed 6,956 cases of identity theft², up from 5,494 in 2003³ and 4,065 in 2002.⁴



Ohio identity theft complaints have grown at an annual rate of **20.7%** since 2002

Ohio's FTC-reported complaints in 2005 were +2.9% higher than 2004 levels and +76.0% above levels filed during 2002. The three-year compound growth of identity theft in Ohio was **20.7%** per annum (2002 through 2005)⁵. This compares to a national growth rate of **16.4%**.



SECTION I (CONTINUED)

**Ohio Identity Theft Cases
 Reported To the Federal Trade Commission**

The relative incidence of identity theft can be demonstrated by calculating the percentage of the nation's complaints represented by Ohio:

- 2002: 2.5%
- 2003: 2.6%
- 2004: 2.8%
- 2005: 2.8%

Ohio: **2.8%** of all FTC identity theft complaints during 2005

The relative incidence of identity theft in Ohio has worsened during the past four years.

Ohio: **9th** highest level of identity theft in the nation

On an absolute basis, Ohio complaints filed with the FTC were ranked as the **9th** highest in the nation during 2005. Ohio experienced a complaint rate of **62.4** people per 100,000 during 2005. This compares to 60.7 people per 100,000 the previous year, 48.0 in 2003, and 35.8 in 2002. The rate of *per capita* identity theft in Ohio has increased by **20.3%** per annum from 2002 through 2005. The *per capita* incidence of identity theft in Ohio was the **29th** highest of 50 states reporting to the FTC during 2005 (26th in 2004 and 30th in 2003 and 2002).

Ohio ranked **29th** in *per capita* identity theft during 2005

CONCLUSION: The foregoing analysis indicates that the crime of identity theft in Ohio is worsening on a relative basis and in terms of actual crime statistics. Consider that Ohio ranks near the top of states in cases filed with the FTC – **7,155 reports** during 2005. The magnitude of identity theft in Ohio continues to grow at a significant rate (20.7% per annum from 2002 through 2005. **CAUTION TO READERS:** Please remember that “FTC Complaints” have historically accounted for only **1.6%** of the actual incidence of identity theft-related fraud cases.

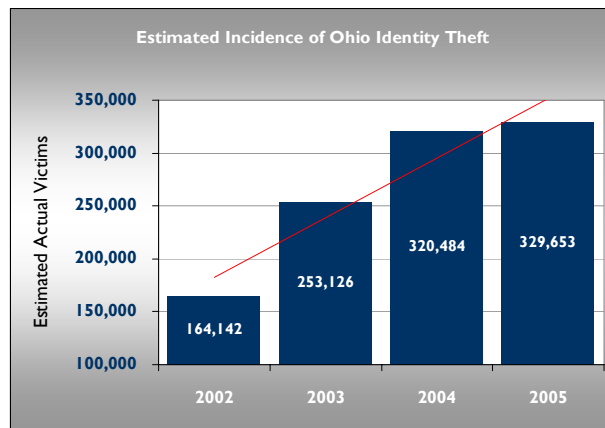
NEXT: Estimated incidence of identity theft in Ohio

SECTION II

Projecting the Likely Incidence of Identity Theft in Ohio⁸

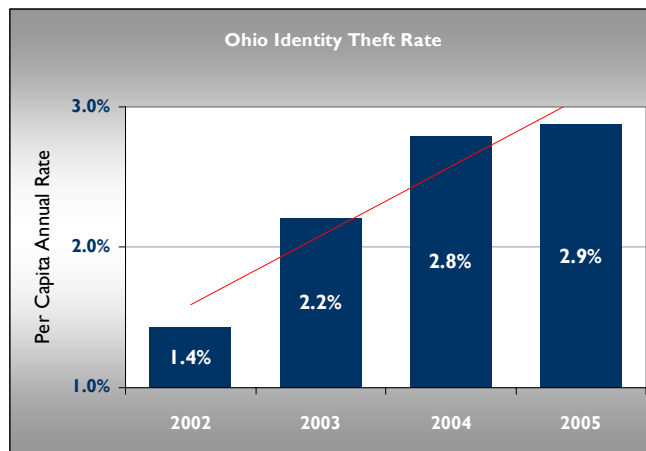
164,000 Ohio residents were victimized by identity theft in 2002 at a rate of **1.4%**

During the period of the *FTC Survey*, an estimated 164,142 Ohio residents were victimized by identity theft. This equates to an annual rate of 1.4% in 2002 versus a national average of 4.6%⁸ during the same period.



By 2005, Ohio residents were victimized at a rate of **2.9%** or **329,000** incidents

The likely incidence of identity theft in the state of Ohio during 2005 can be estimated at **329,653** or **2.9%** (extrapolated victim rate per 100,000 in population was 2,875.5).



SECTION II (CONTINUED)

Projecting the Likely Incidence of Identity Theft in Ohio

CONCLUSION: The projected incidence of identity theft in Ohio during 2005 was estimated at **329,000**, up from 164,000 in 2002. The *per capita* incidence of identity theft in Ohio increased from 1.4% in 2002 to **2.9%** in 2005. Ohio's incidence of identity theft is growing faster than national averages.

NEXT: Identity theft by major cities in Ohio

SECTION III**Identity Theft in Major Reporting Ohio Cities¹⁰
And Metropolitan Areas**

The five Ohio cities reporting the highest FTC complaint levels during 2005 were: **Cleveland**, 748 cases or 10.5% of the state's total complaints; **Columbus**, 629 (8.8%); **Cincinnati**, 483 (6.8%); **Toledo**, 331 (4.6%); and **Akron**, 223 (3.1%). These five cities account for 33.7% of Ohio's total identity theft, but only 17.9% of the state's population.

Cleveland: the most heavily victimized Ohio city

The most heavily victimized city in Ohio was **Cleveland** with a victimization rate of 7.2%. Cleveland was followed by **Cincinnati** at 6.7%, **Toledo** at 4.9%, **Akron** at 4.7% and **Columbus** at 4.1%.

Ohio's 3 largest MSAs account for 57% of the state's identity theft

Ohio placed 3 metropolitan statistical areas on the *FTC List of 50 MSA's* during 2005.^{1,11} Identity theft in the Cleveland-Elyria-Mentor metropolitan area ranked **32nd** worst in the United States; Columbus MSA ranked **39th**; and Cincinnati-Middletown ranked **47th**. Collectively, the three Ohio MSAs accounted for **57.4%** of the state's identity theft, approximately 188,000 cases during 2005.

CONCLUSION: Data indicates that identity theft is prevalent throughout Ohio, however, the majority of the fraud (57.4%) is perpetrated within the state's three largest metropolitan areas. The incidence rate in the major metropolitan areas is **3.2%**, compared to **2.5%** throughout the remainder of the state. The highest incidence rate occurs in the city of Cleveland, with a victimization rate of 7.2%.

NEXT: Estimating the cost of identity theft in Ohio

SECTION IV**Estimating the Cost of Identity Theft in Ohio¹²**

Analysis is based on hours to resolve each category of fraud and loss estimates by fraud type reported by the FTC

The FTC's 2003 *Identity Theft Survey* provides several metrics that can be used to estimate victim losses in each state. The first element is the average hours required by victims to restore their identity: true identity theft, 60 hours; account takeover, 15 hours; and all identity theft-related frauds, 30 hours. The out-of-pocket victim costs for each type of fraud is: identity theft, \$1,180 per victim; account takeover, \$160 per victim; and average identity-theft related frauds, \$500 per victim. The cost of this crime to businesses and enterprises was estimated at: identity theft, \$10,200 per victim; account takeover, \$2,100; and all identity theft-related frauds, \$4,800. Complete estimates for the State of Ohio are shown in Table II.

CONCLUSION: Enterprise losses attributable to identity theft have been estimated at **\$2.12 billion** during 2005. Direct monetary losses sustained by victims in Ohio during the same period were approximately **\$226 million**. Ohio residents may have lost **17 million hours** to the complicated process of identity theft resolution in 2005. To place these numbers in perspective, consider that the population of Ohio is approximately 11.5 million. Identity theft cost every resident of Ohio **\$205** in 2005

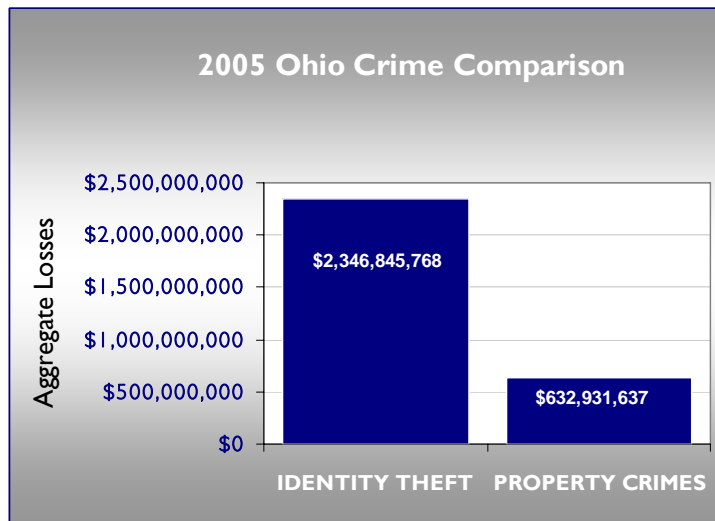
NEXT: Identity theft compared to other crimes in Ohio

SECTION V

Crime Comparisons: Property Crimes versus Identity Theft¹³

Despite claims to the contrary, crime in the U.S. may not be declining as significantly as reported – it has shifted and simply needs to be re-characterized by law enforcement agencies for reporting purposes

The severity of identity theft is three times greater than the aggregate of all U.S. property crimes -- \$53 billion versus \$17 billion^{9,14}. More contemporary studies indicate an even higher disparity -- \$57 billion¹⁶ versus \$16.1¹⁵ or **3.5x**. The numbers of victims are roughly equal: 9.9⁹ million versus 10.3¹⁵ million. Many leap at the opportunity to report “improving crime conditions,” but few are willing to state the obvious – **identity theft has become the crime of choice.**



Identity theft has become the “crime of choice.” Aggregate identity theft losses exceed burglary, larceny and motor vehicle theft by over **300%**!

Consider that the average loss from bank robbery is \$4,221¹⁵ and that estimates of identity theft losses now range from \$4,800⁹ to \$6,383¹⁶. The arrest rate for bank robbery is estimated to be as high as 84%, but identity thieves are apprehended at a rate of 1-in-700.

From the criminal’s standpoint, the reward versus the risk of identity theft, is extraordinarily favorable. Quite obviously, the potential return from credit card skimming far outweighs the risk of armed robbery. **The .38 Special is being replaced by the optical mouse!**

SECTION V (CONTINUED)

Crime Comparisons: Property Crimes versus Identity Theft

CONCLUSION: The comparative crime impact of identity theft in Ohio is greater than national averages: **3.7x** versus 3.0x. Ohio's total identity theft losses – enterprise and individual – have been estimated at **\$2.2** billion versus the state's aggregate losses from burglary, larceny, and motor vehicle theft of \$632 million. Cincinnati exhibits the highest incidence of identity theft relative to property crimes at a rate of **4.1x**, followed by Cleveland at **4.0x**.

2006: Publicly Disclosed Ohio Security Breach Situations				
October 6	Cleveland Air Traffic Control Center Oberlin, OH	400	Air traffic controllers	SSNs, Personal data
August 31	Diebold, Inc. Canton, OH	Unknown	Employees	SSNs, Personal data Credit card info
June 2	Buckeye Community Health Plan Columbus, OH	72,000	Customers	SSNs, Personal data
June 1	Miami University Oxford, OH	851	Students	Personal data
May 4	Ohio University Athens, OH	Unknown	Ambiguous	SSNs, Personal data
May 4	Ohio University Athens, OH	2,480	Vendors, contractors	IRS 1099Forms
May 4	Ohio University Athens, OH	60,000	Students, faculty, workers	SSNs, Medical data Personal data
April 28	*Ohio Secretary of State Cleveland, OH	7,700,000	Ohio registered voters	SSNs, Personal data
April 24	Ohio University Athens, OH	300,000	Alumni and donors	SSNs, Personal data
April 21	Ohio University Athens, OH	Unknown	Undisclosed	SSNs intellectual property
April 6	Progressive Casualty Insurance Mayfield Village, OH	13	Ambiguous	SSNs, Personal data
March 2	*Hamilton County Clerk of Courts Cincinnati, OH	1,300,000	Ambiguous	SSNs, Personal data
March 1	*Ohio Secretary of State Cleveland, OH	Unknown	Ohio residents	SSNs Personal data
March 1	Medco Health Solutions Columbus, OH	4,600	State employees & dependents	SSNs, Personal data Medical data

NEXT: Identity theft and Ohio's households

SECTION VI

Identity Theft Relative to Households

One out of every eleven U.S. households were afflicted by identity theft in 2004

If rates of identity theft are converted to households, an even more ominous scenario emerges. For comparative purposes, it should be noted that the national victimization rate for U.S. households during 2004 was 9.4%. Comparative statistics for the State of Ohio are shown in Table III.

CONCLUSION: The average household victimization rate in the State of Ohio was **7.2% last year**. During 2005, **one in fourteen** Ohio households experienced some form of identity theft-related fraud. Extraordinarily high household victimization rates were demonstrated by the cities of **Cleveland (18.1%)**, **Cincinnati (15.0%)**, **Toledo (11.9%)**, **Akron (11.4%)**, and **Columbus (9.6%)**. **These are alarming crime rates by any comparison.**

NEXT: Significant statistical deviations

2005 losses of **\$528** per household in Ohio

SECTION VII

Significant Statistical Aberrations

I. MAGNITUDE OF THE PROBLEM

With over \$2.3 billion in losses attributable to identity theft, Ohio is becoming entrenched in an expanding quagmire of identity theft. Consider that total monetary losses attributable to identity theft in the state **cost each Ohio household \$528** during 2005.

2. NEW UTILITY ACCOUNT CREATION

TABLE VI
**How Victims' Information Is Misused
Ohio *versus* Nation– Calendar 2005**

Identity Theft Type	National Average	Ohio Average	Statistical Deviation
Credit Card Fraud	26%	25.3%	↓ 2.9%
Phone or Utilities Fraud	17%	32.0%	↑ 88.2%
Bank Fraud	17%	17.4%	↑ 2.4%
Employ-Related Fraud	12%	5.1%	↓ 57.5%
Gov't Docs/Benefits Fraud	9%	7.1%	↓ 21.1%
Loan Fraud	5%	5.7%	↑ 14.0%
Other Forms of ID Theft	25%	27.9%	↑ 11.6%
Attempted Identity Theft	6%	5.9%	↓ 1.7%

Ohio leads the nation in new utility account identity theft

Clearly, the most aberrant form of Ohio's identity theft is the creation of fraudulent new utility accounts. No state has a higher incidence rate. In fact, at 14.4% of the state's total identity theft, the Ohio rate is over 4 standard deviations above the national mean average of 5.7%. The next highest incidence of new utility account creation was demonstrated by neighboring Indiana at 12.0%; followed by West Virginia at 9.5%; and then by Rhode Island at 7.5%.

The Ohio problem is even more endemic when new utility identity theft account creation is combined with the fraudulent creation of new telephone and wireless accounts. Once again, Ohio leads the nation – and in a big way. In fact, the combined incidence rate is 30.7%, over 3 standard deviations above the national mean average of 19.6%

NEXT: Conclusions and final comments

SECTION VIII

Conclusions and Final Observations

Identity theft throughout the State of Ohio is rampant: 329,000 victims last year; \$2.4 billion in losses: 1 in 14 households victimized in 2005; \$528 in losses absorbed by each Ohio household; and a 20.7% annual growth in the crime since 2002.

As the epidemic continues to spread, the clamor from concerned Ohio residents will intensify as they turn to their “trusted institutions” for answers. Unfortunately, most Ohio residents currently have no effective identity theft solution. A recent article in *The New York Times*¹⁸ may summarize the predicament.

“Marketing people are ruling the day in banking. They can do things to fix the problem, but they have no incentive and motivation to do it. Preventing something from happening is a cost. What’s the benefit? It’s hard to quantify.”

Not surprisingly, Ohio residents are beginning to find help from sources other than the large, money center banks which have done little to address the identity theft issue other than the creation of marketing campaigns to exploit consumer fears and sell expensive proactive products. A case in point is Wells Fargo’s \$155 per year identity theft program. Fortunately, select regional and community banks are beginning to fill the void with effective programs that can be provided, at no cost, to the institution’s broad-based constituency. Programs developed by financial institutions such as Gahanna-based **Heartland Bank** provide proactive informational platforms and case-managed victim advocacy for their constituent’s family at no charge.

However, the major plug in Ohio’s identity theft dam is being developed by property and casualty insurance carriers. Six Ohio-based companies now provide comprehensive identity theft solutions for ALL or a portion of their home and farm policyholders. **Grange Mutual Insurance**, headquartered in Columbus, was the first carrier to recognize this crucial need. Their program was followed by **Westfield Insurance Company** (Westfield Center), **State Auto Insurance Companies** (Columbus); **Motorists Insurance Group** (Columbus); **German Mutual Insurance** (Napoleon); and most recently by **Buckeye Insurance Group**, headquartered in Piqua. More identity theft firepower is being provided by national personal lines carriers such as **MetLife Auto & Home** (home, renters, and auto) and **Chubb Insurance** (homeowners). Other national property and casualty carriers providing similar identity theft programs include **Fireman’s Fund**, **Grinnell Mutual**, **Amica Mutual**, **Commerce**, **OneBeacon**, **California Casualty** and **Liberty Mutual**. It is likely that these companies now provide an effective solution for over 21.7% of Ohio’s 4.46 million households. This is very good news in the war being waged against identity theft in the State of Ohio. Hopefully, more Ohio companies will adopt similar programs in the near future.

Appendix I

References and Footnotes

- ¹Federal Trade Commission. *Consumer Fraud and Identity Theft Complaint Data: January-December 2005*. Data from Consumer Sentinel and the Identity Theft Data Clearinghouse. Ohio, D.C. January 26, 2006.
- ²Federal Trade Commission. *National and State Trends in Fraud & Identity Theft: January-December 2004*. Data from Consumer Sentinel and the Identity Theft Data Clearinghouse. Ohio, D.C. February 1, 2005.
- ³Federal Trade Commission. *National and State Trends in Fraud & Identity Theft: January-December 2003*. Data from Consumer Sentinel and the Identity Theft Data Clearinghouse. Ohio, D.C. January 22, 2004.
- ⁴Federal Trade Commission. *Identity Theft Victim Complaint Data: Figures and Trends January 1-December 31, 2002*. Data from the Identity Theft Data Clearinghouse. Ohio, D.C. January 22, 2003.
- ⁵Identity Theft 911, LLC. All statistical calculations, extrapolations and conclusions are provided by Identity Theft 911, LLC as author of this paper.
- ⁶During 2002 the Federal Trade Commission received 161,896 complaints from U.S. consumers claiming to be victims of identity theft. The sample is statistically significant despite the fact that reported cases only represented 1.6% of total identity theft. Crime frequencies can be parsed by state of domicile. During 2002, identity theft frequencies ranged from a high of 30,738 (California) to a low of 81 (North Dakota). The FTC also reports victim complaints on a relative basis by expressing the number of complaints filed per 100,000 of population. During 2005 rates ranged from a maximum of 156.9 (Arizona) to a minimum of 24.8 (North Dakota): mean average 67.7; standard error 3.7; and standard deviation of 26.1.
- ⁷Nationally, the FTC received 255,565 complaints pertaining to identity theft during 2005¹. This compares to 246,570 cases in 2004², 215,093 in 2003³, and 161,896⁴ complaints in 2002. The incidence of identity theft-related fraud in 2005 increased by +13.6% over 2004 and was +57.9% higher than in 2002. The three-year compound rate of growth in the nation's identity theft was 16.4% from 2002 through 2005.
- ⁸Statistically significant data provides the opportunity to extend, or estimate by extrapolation, the overall incidence of identity theft throughout the state. Simply stated, the rate of case reporting to the FTC can be used to estimate the likely occurrence of identity theft throughout the state during 2004. The FTC's landmark identity theft survey released in 2003 indicated that 9.91 million Americans had been victimized by identity theft during the past year.
- ⁹Federal Trade Commission. *Identity Theft Survey Report*. Synovate. September, 2003. McLean Virginia.
- ¹⁰The FTC also records the city of domicile and reports the five most active cities filing identity theft complaints within each state. The FTC also ranks the major Metropolitan Statistical Areas (MSA) with a population of one million or more for identity theft-related complaints. The rankings ranged from #1 Phoenix-Mesa-Scottsdale 182.2 victim complaints per 100,000 population to #49 Pittsburgh at 49.8 victim complaints per 100,000.
- ¹¹Ranking is based on the number of identity theft complaints per 100,000 inhabitants for each metropolitan area. Based on major Metropolitan Areas (MSA) with a population of one million or more. Metropolitan areas are those defined by the Office of Management and Budget (OMB) as of December 2003.
- ¹²The FTC's 2003 Identity Theft Survey provides several metrics that can be used to estimate victim losses in each state. The first element is the average hours required by victims to restore their identity: true identity theft, 60 hours; account takeover, 15 hours; and all identity theft-related frauds, 30 hours. The out-of-pocket victim costs for each type of fraud is: identity theft, \$1,180 per victim; account takeover, \$160 per victim; and average identity-theft related frauds, \$500 per victim. The cost of this crime to businesses and enterprises was estimated at: identity theft, \$10,200 per victim; account takeover, \$2,100; and all identity theft-related frauds, \$4,800.
- ¹³The Uniform Crime Reporting (UCR) Program defines "property crime" to include burglary, larceny-theft, and motor vehicle theft. The 2003 UCR¹⁴ reports 10.5 million property crimes compared to 9.9 million cases of identity theft. The Nation's rate of property crime offenses in 2003 was measured at 3,588 offenses per 100,000 inhabitants versus 4,600 identity theft offenses per 100,000. The estimated dollar loss attributable to property crimes (excluding arson) was nearly \$17 billion compared to \$53 billion in identity theft-related losses. The average property crime loss per incident was \$1,619 versus the average identity theft loss of \$5,300 per incident. Among the individual property crimes, the 2003 estimated dollar losses were \$3.5 billion for burglary, \$4.9 billion for larceny-theft, and \$8.6 billion for motor vehicle theft. The estimated burglary rate was 740.5 offenses per 100,000 inhabitants producing an average loss of \$1,626 per offense; larceny-theft was estimated at 2,414.5 offenses per 100,000 with an average loss of \$698; and motor vehicle theft at 433.4 offenses per 100,000 with an average loss rate of \$6,797 per incident.

The 2004 UCR¹⁵ reports 10.33 million property crimes, down 1.1% from 2003. The Nation's rate of property crime offenses in 2004 was measured at 3,517.1 offenses per 100,000 inhabitants. The rate was down 2.1% from the previous year. The estimated dollar loss attributable to property crimes (excluding arson) was \$16.1 billion, representing a 5% decrease when compared to the 2003 estimate. The average property crime loss per incident was \$1,558. Among the individual property crimes, the 2004 estimated dollar losses were \$3.5 billion for burglary, \$5.1 billion for larceny-theft, and \$7.6 billion for motor vehicle theft. The estimated burglary rate was 729.9 offenses per 100,000 inhabitants producing an average loss of \$1,642 per offense; larceny-theft was estimated at 2,365.9 offenses per 100,000 with an average loss of \$727; and motor vehicle theft was 421.3 offenses per 100,000 with an average loss rate of \$6,143 per incident. NOTE: Certain statistics reported in the 2003 UCR were re-stated in the 2004 UCR.

¹⁴Federal Bureau of Investigation. *Crime in the United States: 2003*. U.S. Department of Justice. Ohio, D.C.

¹⁵Federal Bureau of Investigation. *Crime in the United States: 2004*. U.S. Department of Justice. Ohio, D.C. 20535

¹⁶Better Business Bureaus and Javelin Strategy & Research.

¹⁷Statistics calculated by Identity Theft 911: Mean, 9.0%; Median, 8.0%; Mode, 8.0%; Standard Deviation, 5.1%; Minimum, 3.0% (Maine, Hawaii, and District of Columbia); and Maximum 34.0% (Arizona).

¹⁸Leland, John and Zeller, Tom Jr. "Technology and Easy Credit Give Identity Thieves an Edge," *The New York Times*. May 30, 2006. Volume CLV, Number 53,595.

Appendix II

TABLE I

Top Reporting Cities in Ohio
Estimated Incidence of Identity Theft in 2005

CITY	PERCENTAGE OF OHIO'S		ESTIMATED IDENTITY THEFT	
	ID THEFT	POPULATION	PROJECTED VICTIMS	RATE
Cleveland	10.5%	4.2%	34,463	7.2%
Columbus	8.8%	6.2%	28,980	4.1%
Cincinnati	6.8%	2.9%	22,253	6.7%
Toledo	4.6%	2.7%	15,250	4.9%
Akron	3.1%	1.9%	10,274	4.7%
5-City TOTAL	33.7%	17.9%	111,220	5.4%
Balance of State	66.3%	82.1%	218,433	2.3%
State TOTAL	100.0%	100.0%	329,653	2.9%

Appendix II

TABLE II

Cost of Identity Theft in Ohio During 2005
 Segmented by Fraud Category

TYPE OF ID THEFT FRAUD	INCIDENTS ^A (Estimated)	ENTERPRISE LOSSES (Estimated Millions \$)	VICTIM LOSSES (Estimated Millions \$)	VICTIM RESOLUTION (Estimated Hours)
Credit Card Fraud	83,402	\$542.7	\$59.6	3,293,233
Phone/Utilities Fraud	105,489	\$499.2	\$51.8	6,161,214
Bank Fraud	57,360	\$246.0	\$25.0	1,557,610
Employment-related Fraud	16,812	\$80.7	\$8.4	504,369
Gov't Docs and Benefits Fraud	23,405	\$112.3	\$11.7	1,404,322
Loan Fraud	18,790	\$90.2	\$9.4	1,107,634
Other Forms of ID Theft	91,973	\$550.1	\$59.7	3,362,460
TOTALS	397,232	\$2,121.2	\$225.6	17,390,843

Appendix II

TABLE III

Identity Theft in Ohio
 Estimated Rates per Household During 2005

CITY OR OTHER DESCRIPTION	POPULATION Census Yr 2003	HOUSEHOLDS Census Yr 2000	PROJECTED ID THEFT CASES	HOUSEHOLD VICTIM RATE
Cleveland	478,403	190,638	34,463	18.1%
Columbus	711,470	301,534	28,980	9.6%
Cincinnati	331,285	148,095	22,253	15.0%
Toledo	313,619	128,095	15,250	11.9%
Akron	217,074	90,116	10,274	11.4%
5-City Total	2,051,851	858,478	111,220	13.0%
Balance in Ohio	9,412,191	3,587,295	209,264	5.8%
Ohio Totals	11,464,042	4,445,773	320,484	7.2%

Appendix II

TABLE IV

Identity Theft in Ohio Cities Ratio of Identity Theft to Property Crimes

CITY OR OTHER DESCRIPTION	LOSSES FROM IDENTITY THEFT			LOSSES FROM PROPERTY CRIMES				RATIO OF ID THEFT PROPERTY CRIME
	ENTERPRISE	CONSUMER	TOTAL	BURGLARY	LARCENY	MOTO THEFT	TOTAL	
Cleveland	222	24	245	13	9	39	62	4.0x
Columbus	186	20	206	24	24	57	105	2.0x
Cincinnati	143	15	158	9	10	19	38	4.1x
Toledo	98	10	109	9	9	19	37	2.9x
Akron	66	7	73	5	6	10	21	3.5x
5-City Total	716	76	792	60	58	144	263	3.0x
Balance in Ohio	1,406	150	1,555	98	140	133	370	4.2x
Ohio Totals	2,121	226	2,347	158	198	277	633	3.7x