

Reduce Your Exposure to Identity Theft

Identity theft is rising. From 2002 to 2004, the number of identity theft complaints tracked by the Federal Trade Commission increased 52%. In the last five years, 27 million Americans have become victims, and it can take years to repair the damage.

Here are 12 ways to minimize your risk of identity theft:

1. Check your credit report every six months. Don't wait until you are denied credit to learn someone has stolen your identity. The signs of identity theft tend to show up on your credit report long beforehand. You are entitled to a free report from each of the major credit reporting agencies once every 12 months. Call toll-free at 877-322-8228 or visit www.annualcreditreport.com to learn more.

2. Be suspicious when divulging personal information. Always make sure you're dealing with a reliable organization when sharing information. Be wary of anyone soliciting you for information. It's safer to stop and establish the contact yourself through normal channels. Minimize the sharing of your data by financial companies and other institutions.

3. Provide your Social Security number only when there's no other option. It's okay to give your employer and financial institution your Social Security number. It's also fine to provide it during a credit check. But be careful of businesses that want it for recordkeeping. Ask how your number will be used and if an alternative exists.



If your state uses Social Security numbers for driver's license numbers, ask for a substitute. The same goes for your health insurance company and policy number.

4. Put mail with personal or financial information in a secure mailbox. Use a post office collection box or hand the mail to your local post office. Don't leave it hanging out of your personal mailbox for the mail carrier to pick up. Remove mail from your mailbox promptly, and call 800-275-8777 to have the post office hold your mail if you're going to be away. Pick up new checks from the bank instead of having them mailed to your home.

5. Shred sensitive documents going in the trash. These items include credit card receipts, credit applications, insurance forms, bank statements, and medical documents. Don't toss out credit card offers unopened. Use a cross-cut shredder. Don't discard sensitive documents at work unless they'll be shredded. *(Continued on page 3.)*



Dear Policyholder,

The winter season brings holiday joys and resolutions for the new year. We hope that a few of your resolutions will include new habits that protect your family, your home and car, and even your identity. On behalf of Atlantic Mutual and Warwick Resource Group, I wish you a safe and secure winter.

From my home to yours,

Dan Olmsted, President

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WARWICK RESOURCE GROUP

Insurance and Financial Services

Last-Minute Advice for Preventing Pipe Bursts During Deep Freezes



More than half of all claims filed by our homeowners clients involve some form of water damage. Pipes that freeze and burst during cold snaps are one of the most common and destructive causes.

The best prevention against frozen pipes involves inspecting and insulating vulnerable pipes, sealing leaks that let cold air penetrate external walls with plumbing, and installing leak detection systems. But those steps take planning and time.

What do you do when the arctic express is just days or hours away? Here are a few simple precautions when the outside temperature drops below 20 degrees Fahrenheit:

- Keep the house heated to around 60 degrees.
- Run faucets at a trickle of both hot and cold water; open cabinet doors to allow heat to reach pipes under sinks and appliances near exterior walls.
- Disconnect outside garden hoses. Close the internal valves on the pipes that lead to the hoses, and then drain the pipes by opening and closing the external valves.
- It's also important to protect your home or vacation home in case a cold snap hits while you're away.
- Keep the heat on (around 60 degrees) and ask a friend or neighbor to check your house daily to make sure it's warm enough.
- Consider shutting off the water and draining the water system. To do this, turn off the water at the main shutoff valve and turn on every faucet—both hot and cold—until the water stops running. Drain toilets by holding down the lever until the tank empties.

Seven Winter Holiday-Travel Safety Tips

The holidays can be a joy at home and a terror on the road. Crowded highways and poor driving conditions require an extra dose of vigilance. To help your holiday season go off without a hitch, consider these tips:

1. Don't drive when you're tired.

Most people travel on the last day of a long work week. If you get drowsy behind the wheel, have someone take over or stop in a designated rest area.

2. Plan ahead. Before leaving, fill up with gas, check driving conditions, plan your route and allow time for delays. You can find links to travel conditions at www.fhwa.dot.gov/trafficinfo.

3. Never drink and drive! When attending a party, designate a non-drinking driver.

Escaping for holiday vacation? Don't forget to leave your home protected.

4. Keep the heat set to around 60 degrees. Open cabinet doors to allow heat to reach pipes under sinks and appliances near exterior walls.

5. Shut off water to your washing machine.

6. Stop newspaper delivery and tell the post office to hold your mail. Or, ask a trusted neighbor to collect and store your mail for you.

7. Use light timers on internal lights.

They will create the illusion of occupancy and discourage burglars. Set your alarm system and make sure your alarm signs are well displayed. Lower the ringer volume on house phones.

If you're flying somewhere and renting a car, one thing you can worry less about is auto coverage. Atlantic Mutual's auto policy provides physical damage protection for non-owned cars worldwide, as well as liability protection anywhere in the U.S.*

Sources: www.redcross.org; Federal Highway Admin.; industry sources; www.unco.edu/safety/index.htm.

Atlantic Mutual Introduces Free Service to Help ID Theft Victims

Starting December 2005, Atlantic Mutual is offering free identity theft restoration services to clients with homeowners coverage. The services are made possible through an agreement with RelyData, the leader in identity theft solutions and the only identity restoration provider recommended by the credit reporting industry. Without

help, victims can spend more than \$1,000 and 60 hours over months or years trying to restore their identities, and 25% fail to undo all the damage. In contrast, if you report a loss due to identity theft, we will set you up to work directly with RelyData. Unlike many identity restoration firms, RelyData doesn't coach you through the process.

They do the work for you. They act on your behalf to deal with the credit bureaus, lenders and others as needed to restore your good name and expunge fraudulent information from your personal records. Then, RelyData will resolve any recurrences up to a year after the initial incident. For more information, visit www.RelyData.com.

Reduce Your Exposure to Identity Theft (cont'd)

6. Minimize paper transactions and records. Receive and pay bills online to reduce your exposure to trash and mail theft. Sign up to get online statements for your financial accounts. Handling accounts and transactions online makes it easier to monitor the accounts and spot signs of theft.

7. Investigate a bill that hasn't arrived on time. It could mean that a thief has overridden your account and altered your billing address. Follow up and ask why a bill hasn't arrived.

8. Be cautious online. Use firewall and virus protection programs that automatically stay updated—especially if you surf via DSL or cable modem. Encrypt sensitive data. Before buying online, scan your monitor for the icon of a lock indicating secure access. If you don't see it, shop elsewhere. Also, look for "https"—instead of a single "http"—in the Web browser.

9. Avoid "phishing" scams. Internet fraud artists use "phishing" to steal personal information. They send e-mails or pop-up messages, claiming to be from a legitimate organization that you may be familiar with: your bank, an online payment service, etc. The message usually asks you to "update,"

"validate" or "confirm" account information. Our advice: Never reply to an e-mail or pop-up message that requests personal or financial data.

10. Use a strong "wipe" program to remove sensitive files from old computers or hard drives. Relying on the standard "delete" function or reformatting the drive is not enough. Thieves can still recover the files when you throw the computer or drive away.

11. Avoid easy-to-guess passwords. These include the last four digits of your Social Security number, mother's maiden name, birth date, middle name, child's name, pet's name, etc. Choose a combination of letters and numbers and change your passwords frequently. Make sure no one can look over your shoulder at an ATM.

12. Lock up personal files—paper and electronic—in your home. This is especially important if you employ outside help or are having work done in your home. If you must store financial information on a laptop, protect it with a password and avoid using an automatic log-in feature.

Sources: Federal Trade Commission, AARP, RelyData, industry publications

Identity Thieves: How do they do it?

Wily thieves use a variety of methods ranging from old-fashioned theft to high-tech online schemes. Among the most common are:

- Rummaging in trash bins and stealing mail from unlocked mailboxes to get documents containing personal information.
- Impersonating an official from a loan institution, employer, landlord, or government agency to trick you into revealing sensitive information.
- Gaining insider access to your information in personnel or customer files, or even in your home in the case of domestic employees or family members.
- Spying over your shoulder at ATM machines and phone booths to capture PINs.
- Scanning online databases of personal information, including public records and fee-based information sites.

Winterize Your Automobile; Practice Safe Winter-Driving Techniques

The winter holidays season can get especially hectic, but don't let that be an excuse to skip a timely maintenance check on your car or a quick review of good winter-driving habits.

Here are guidelines that just might save you from getting stuck on the way to Grandma's for a holiday dinner:

1. Take your car to a professional mechanic for a pre-winter checkup.

A reliable mechanic will inspect your tires for proper inflation and solid tread. He'll also assure that you have new wiper blades, a working heat and defroster system, the correct level of antifreeze, and, most important, safe brakes.

2. Stow emergency winter gear in your car.

An ice scraper, snow shovel, cell phone, flashlight, jumper cables,

tire chains, blankets, emergency phone numbers, lock deicer, and extra food and water are items that can help.

3. If you have a garage, keep your car there while not in use.

This will reduce the risk of snow and ice buildup. More importantly, you'll have a better chance of starting it on a bitterly cold day.

4. Keep your windshield and windows clear.

Your wipers and defrosters should handle most of the burden, but if you're somehow unable to completely clear your windshield, pull over in a safe spot and clean it by hand.

5. Keep your lights on.

Make sure others can see you in bad weather and twilight conditions. Check that your lights are clear of snow and ice before you start.

6. Map out your driving route.

Take major highways and roads; they'll be the first to be plowed.

7. Fill up before venturing too far.

Who knows what bad weather can bring. With a full tank of gas, you'll be better off in a traffic delay.

8. Maintain safe spacing: double the two-second rule in poor conditions.

Pick a marker on the road ahead, such as a road sign. When the vehicle ahead passes the marker, count "one thousand one, one thousand two." When your vehicle reaches the marker, stop counting. If you reach the marker before you count to four, you are following too closely.



9. Beware of slippery bridge decks.

Bridge decks will ice up sooner than the adjacent pavement.

10. Avoid using cruise control.

You can never know when you'll hit a slippery spot. The light tap on your brakes to deactivate cruise control can send you spinning out of control.

11. Don't get overconfident in your 4x4 vehicle.

Four-wheel drive vehicles stop no better, and often corner worse, than other vehicles—especially if they're big and heavy.

12. Don't pump anti-lock brakes.

Instead, stomp on the brakes and steer to avoid danger.

13. Be kind to truckers.

Trucks take longer to respond safely and come to a complete stop, so avoid cutting quickly in front of them.

Sources: www.insurance.com; Wisconsin Department of Transportation

Our Claims Promise: Fast, Fair, Friendly

For years, policyholders who have had a claim have given us satisfaction ratings of 97% or higher. Here's what one satisfied client had to say:

"When my car was damaged, I found your representative to be highly knowledgeable and responsive, consistently friendly, and genuinely interested in my concerns. Thank you for making my experience a pleasant one."
— M. Trammel, Lenexa, KS

Note: The safety recommendations in this newsletter should not be viewed as covering every conceivable situation. It only highlights a few of the more common preventive steps. Other or additional steps may be necessary. Any descriptions of coverage in this newsletter are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this newsletter will form the contract between the insured and the insurance company, and governs in all cases. * Some foreign countries may require additional auto insurance sold in the country when you drive.