Case Study
Identity Theft by a Family Member

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Situation
A customer called the Generali Global Assistance (GGA) 24/7 assistance 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 GGA.

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

Intervention
An investigation by GGA’s 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, GGA 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.

Results
GGA 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.

Services Highlighted
- 7-year Fraud Alert
- Assistance with Police Report Filing
- Fraudulent Charge Dispute Resolution

About Generali Global Assistance, Inc.
Generali Global Assistance, formerly Europ Assistance in the U.S., is based in Bethesda and has been a leader in the assistance industry since its founding in 1963. Generali Global Assistance is a division of the multinational Generali Group which in 185 years has built a presence in more than 60 countries with more than 78,000 employees.

Generali Global Assistance’s identity protection services for individuals, couples, and families minimize the risk of identity theft with proactive monitoring - alerting you at the earliest sign of suspicious activity so you can take immediate action. Our certified resolution specialists are available 24/7 to resolve any problems that arise, and our online dashboard makes it easy to track your risk level, view your credit report and score, respond to alerts, and access identity theft prevention tips. Generali Global Assistance was one of the first companies to provide identity theft resolution services in the U.S. and today is a leading provider of identity protection services, proudly protecting millions of customers.