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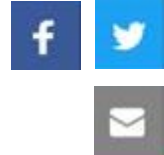
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**Idaho Department of Insurance News Release**

For immediate release: December 18, 2023

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## **Buying coverage online? Protect yourself against identity theft and stay safe online**

**BOISE, ID (December 18, 2023)** – When researching and buying insurance coverage online, beware. The internet, while a convenient resource, opens the door for identity theft and other cybercrimes. To help reduce your cybersecurity risks, consider these tips from the Idaho Department of Insurance.

### **What is identity theft, and who is at risk?**

Identity theft is the unauthorized use or attempted use of an existing account, use of your information to open a new account, and misuse of your information to commit fraud.

Even if someone has never used the internet, they are still at risk, as many companies store data online. Data thieves gain access to information from a variety of places, including your mailbox, home and business trash, public landfills, public records, and social media.

### **How can I protect my information?**

- **Use multi-factor authentication.** Multi-factor authentication provides additional security to keep unauthorized users from accessing accounts.
- **Update your software regularly** and consider setting up automatic updates.
- **Click with caution.** According to the Cybersecurity and Infrastructure Security Agency (CISA), more than 90% of successful cyberattacks start with phishing emails. If you suspect an email or text message you received is a phishing attempt:
  - **Do not open it.** In some cases, the act of opening the phishing email may cause you to compromise the security of your [Personally Identifiable Information \(PII\)](#).
  - **Delete it immediately** to prevent yourself from accidentally opening the message in the future.
  - **Do not download any attachments** accompanying the message. Attachments may contain malware such as viruses, worms or spyware.
  - **Never click links** that appear in the message. Links embedded within phishing messages direct you to fraudulent websites.
  - **Do not reply** to the sender. Ignore any requests the sender may solicit and do not call phone numbers provided in the message.
  - **Report it.** Help others avoid phishing attempts.

- **Use strong passwords.** Consider using a password generator and manager to create unique login credentials.
- **Review your financial accounts and credit report.** Every year, you are entitled to a free copy of your credit report from each of the three main credit reporting companies.
- **Be mindful of what you post online.** The internet is a public resource. Do not post photos that reveal your address. Scan the background of your images for sensitive information and documents.
- **Ask questions before giving out your Social Security number (SSN).** According to the Federal Trade Commission (FTC), “Some organizations need your Social Security number to identify you. Those organizations include the IRS, your bank, and your employer. Organizations like these that do need your Social Security number won’t call, email, or text you to ask for it. Other organizations that might ask you for your Social Security number might not really need it. Those organizations include a medical provider, a company, or your child’s school. Ask these questions before you give them your Social Security number: Why do you need it? How will you protect it? Can you use a different identifier? Can you use just the last four digits of my Social Security number?”

#### **What should I do if identity theft occurs?**

If a data thief steals your information, report it to the Federal Trade Commission and follow the recommended steps.

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#### **About the Department of Insurance**

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, please visit us at [doi.idaho.gov](http://doi.idaho.gov) or email us at [consumeraffairs@doi.idaho.gov](mailto:consumeraffairs@doi.idaho.gov).