

This message was sent to producers and posted in late July; however shortly after that, the FTC moved the August 1 effective date to November 1. The FTC website, which appears at the end of the 4<sup>th</sup> paragraph, still contains useful information.

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CNA Pro News

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## New "Red Flag Rules" Regarding Identity Theft Prevention Will Go Into Effect August 1

On August 1, 2009, new federal regulations enforced by the FTC will go into effect; the so-called Red Flag rules, which require businesses to take pro-active measures to detect and prevent identity theft.

Although the FTC does not appear to have specified final penalty amounts for non-compliance, it is clear that violators can be subject to significant civil penalties, which makes this important for anyone who handles personal identity information of clients or customers.

To review a bulletin which provides an overview of the Red Flag rules, as well as an appendix that discusses program guidelines to help you comply with the law, please visit [www.cnapro.com/pdf/Red%20Flags%20Generic\\_7-14-09.pdf](http://www.cnapro.com/pdf/Red%20Flags%20Generic_7-14-09.pdf)

Further information on the Red Flag rules can be found on the FTC website at [www2.ftc.gov/bcp/edu/microsites/redflagsrule/index.shtml](http://www2.ftc.gov/bcp/edu/microsites/redflagsrule/index.shtml)

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