



INTERNET CRIME COMPLAINT CENTER



2012

Internet Crime Report

ic3.gov

Project Partners

As a threat-based and intelligence-driven national security organization, the mission of the Federal Bureau of Investigation (FBI) is to protect and defend the United States against terrorist and foreign intelligence threats, to uphold and enforce the criminal laws of the United States and to provide leadership and criminal justice services to federal, state, municipal and international agencies and partners.



The mission of the National White Collar Crime Center (NW3C) is to provide training, investigative support and research to agencies and entities involved in the prevention, investigation and prosecution of economic and high-tech crime. While NW3C has no investigative authority itself, its job is to help law enforcement agencies better understand and utilize tools to combat economic and high-tech crime. NW3C has other sections within its organization, including Training (in Computer Crime, Financial Crime and Intelligence Analysis), Research, and Investigative Support Services. NW3C is funded by an annual congressional appropriation through the Bureau of Justice Assistance (BJA).



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Table of Contents

Executive Summary	4
Step-By-Step Guide to the IC3	5
2012 Complainant Demographics	7
2012 Frequently Reported Internet Crimes	8
Case Highlights	17
Protecting the Public	19
Conclusion	19
Appendix I: 2012 Scam Alerts and Public Service Announcements	20
Appendix II: Online Crime Prevention Tips	21
Appendix III: Complainant Statistics	23
Appendix IV: State by State Statistics	27



Mission: To serve as a vehicle to receive, develop and refer criminal complaints regarding the rapidly expanding arena of cybercrime. The Internet Crime Complaint Center (IC3) gives the victims of cybercrime a convenient and easy-to-use reporting mechanism that alerts authorities to suspected criminal or civil violations. For law enforcement and regulatory agencies at the federal, state, local, tribal and international levels, IC3 provides a central referral mechanism for complaints involving Internet-related crimes.



2012 Internet Crime Report

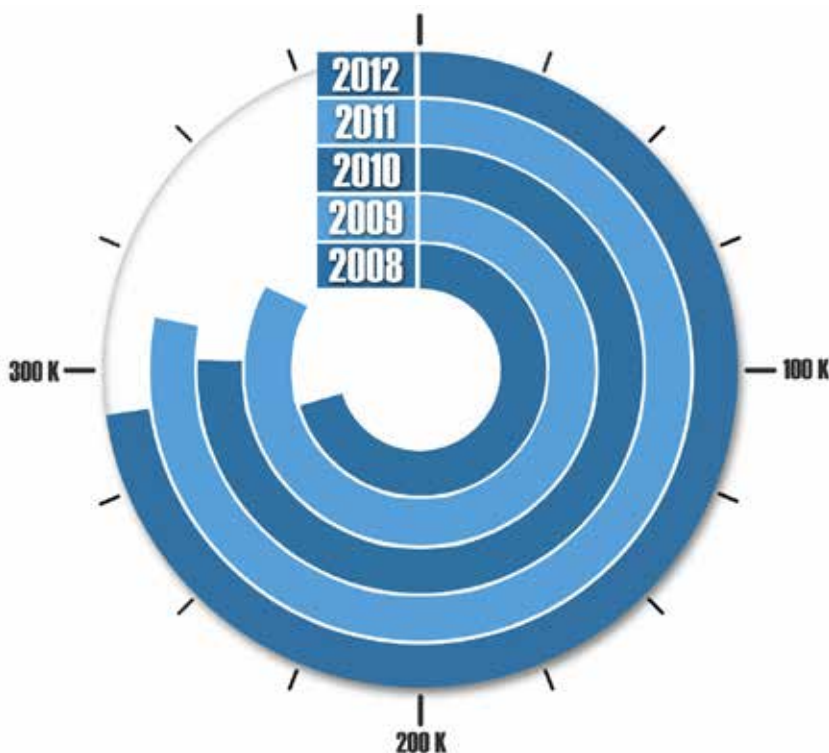
Executive Summary

Now in its 13th year of operation, the Internet Crime Complaint Center (IC3®) has firmly established its role as a valuable resource for both victims of Internet crime and the law enforcement agencies investigating and prosecuting these crimes. For the victims, the IC3 provides a convenient and easy-to-use reporting mechanism that alerts authorities to suspected criminal violations. For law enforcement agencies, the IC3 serves as a conduit to receive Internet-related complaints, to conduct research related to them and to develop analytical reports based on them for state, local, federal, tribal or international law enforcement and/or regulatory agencies. These agencies then develop investigations based on the forwarded information, as appropriate.

In 2012, the IC3 received 289,874 consumer complaints with an adjusted dollar loss of \$525,441,110¹, which is an 8.3-percent increase in reported losses since 2011. In recognition of this increase, the IC3 expanded its efforts to inform the general public about online scams by publishing several public service announcements and providing additional tips for Internet consumers.

The IC3's success has attracted international interest. Canada, the United Kingdom and Germany use the IC3 as a model for similar cybercrime centers. In furtherance of its continuing support of foreign law enforcement, the IC3 prepared dozens of country-specific statistical reports and disseminated hundreds of complaint referrals to FBI Legat offices throughout the world. In 2013, the IC3 will continue to pursue its mission to serve both the online public and law enforcement and regulatory agencies throughout the entire global community.

Complaint Totals By Year



¹Method of evaluating loss amounts: The FBI IC3 staff reviewed for validity all complaints that reported a loss of more than \$100,000. Analysts also converted losses reported in foreign currencies to dollars. The final amounts of all reported losses above \$100,000 for which the complaint information did not support the loss amount were excluded from the statistics.

Step-By-Step Guide to IC3

History of IC3

The Internet Fraud Complaint Center — a partnership between the FBI and NW3C (funded by BJA) — was established May 8, 2000, to address the ever-increasing incidence of online fraud. Just three years later, in response to the exponential increase in cybercrime of all types, the Center changed its name to the Internet Crime Complaint Center (IC3).

Today, the IC3 accepts more complaints in a single month than it received in its first six months. With more than two million complaints received since its inception, the IC3 serves as the nation's portal for reporting Internet crime and suspicious activity.

289,874
Complaints reported to IC3

How it Works

Victims file complaints with the IC3, which go into the extensive IC3 database. The IC3 analysts review and analyze individual complaint data, identifying and grouping complaints with similar information. These complaints are collated and referred to state, local, federal, tribal and international law enforcement. Analysts also collect relevant case information from both open- and closed-sources.

The IC3 analysts use automated matching systems to identify links and commonalities between numerous complaints and combine the respective complaints into referral groups for law enforcement. Of the 289,874 complaints received in 2012, 39.64 percent (114,908) reported financial loss.

The IC3 offers remote access capability, making data available to law enforcement anywhere. This Web-based access provides users the ability to aggregate victims and losses to substantiate criminal activity within the agency's area of jurisdiction and to enhance the development of cases.

Although the IC3 may not immediately build all complaints into referrals, all complaints are helpful in identifying trends and building statistical reports. These trends are posted on the IC3's website (www.ic3.gov) as public service announcements in a continuing effort to educate the general public on constantly evolving cyber scams and crime.

The IC3 encourages victims of Internet crime to report all incidents to the IC3 – whether or not an actual dollar loss is involved – due to the broad dissemination and varied uses of the data gathered from the complaints.

Overall Statistics

Total complaints received: 289,874

Complaints reporting loss: 114,908

Total Loss: \$525,441,110.00

Median dollar loss for those reporting a loss: \$600.00

Average dollar loss overall: \$1,813.00

Average dollar loss for those reporting loss: \$4,573.00

Lifecycle of a Complaint

All complaints filed with the IC3 follow a specific algorithm. The first step in this process includes someone filing a complaint to www.ic3.gov. The complaint information is either pulled by law enforcement who access the database or analyzed and grouped with similar cases. While developing

a case, Internet crime analysts compile information from both open- and closed-source information databases and confer with state, local, tribal, federal and international law enforcement personnel. The chart below highlights how the process works.

The Lifecycle of a Complaint at IC3



2012 Complainant Demographics

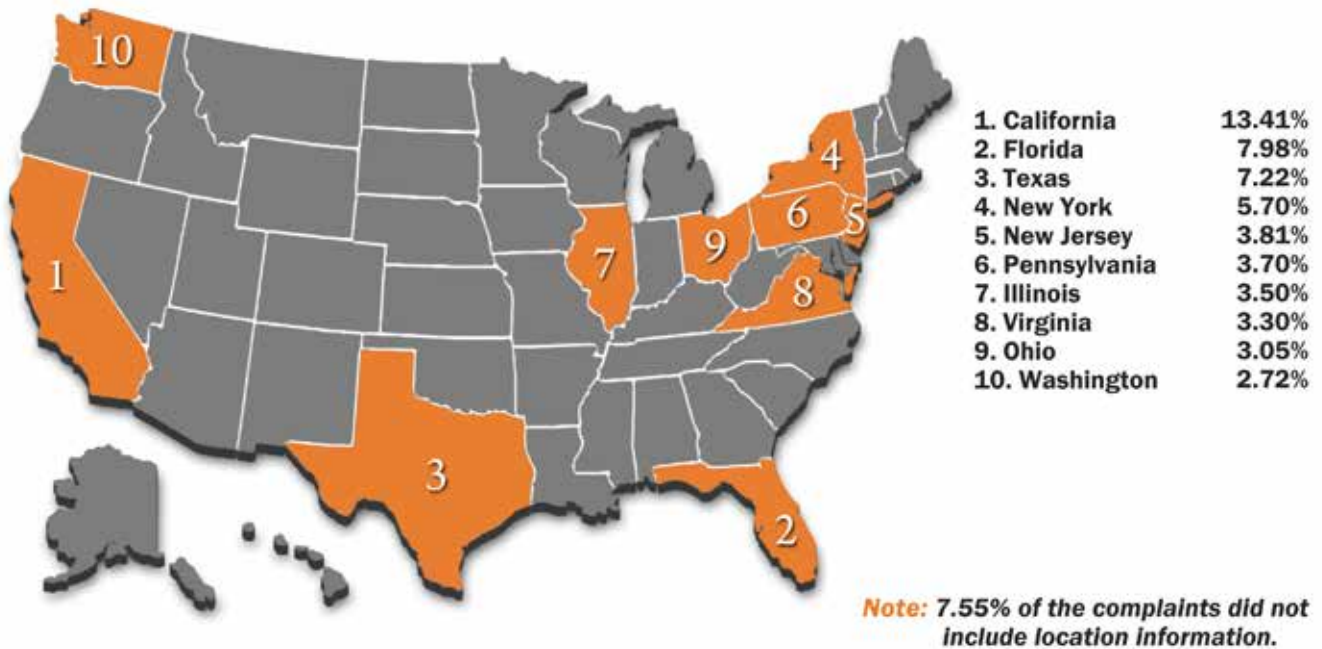
These numbers reflect a trend in recent years in which the number of male and female complainants is equalizing.

Gender	Count	Percentage
Male	149,601	51.61%
Female	140,273	48.39%

There was little change between 2011 and 2012 in the age groups that filed complaints.

Age	Count	Percentage
Under 20	9,378	3.24%
20-39	112,797	39%
40-59	125,432	43%
60 & Over	42,267	14%

Top 10 States by Count: Victim Complainants (Numbered by Rank)



Top 5 Countries by Count: Victim Complainants (Numbered by Rank)



2012 Frequently Reported Internet Crimes

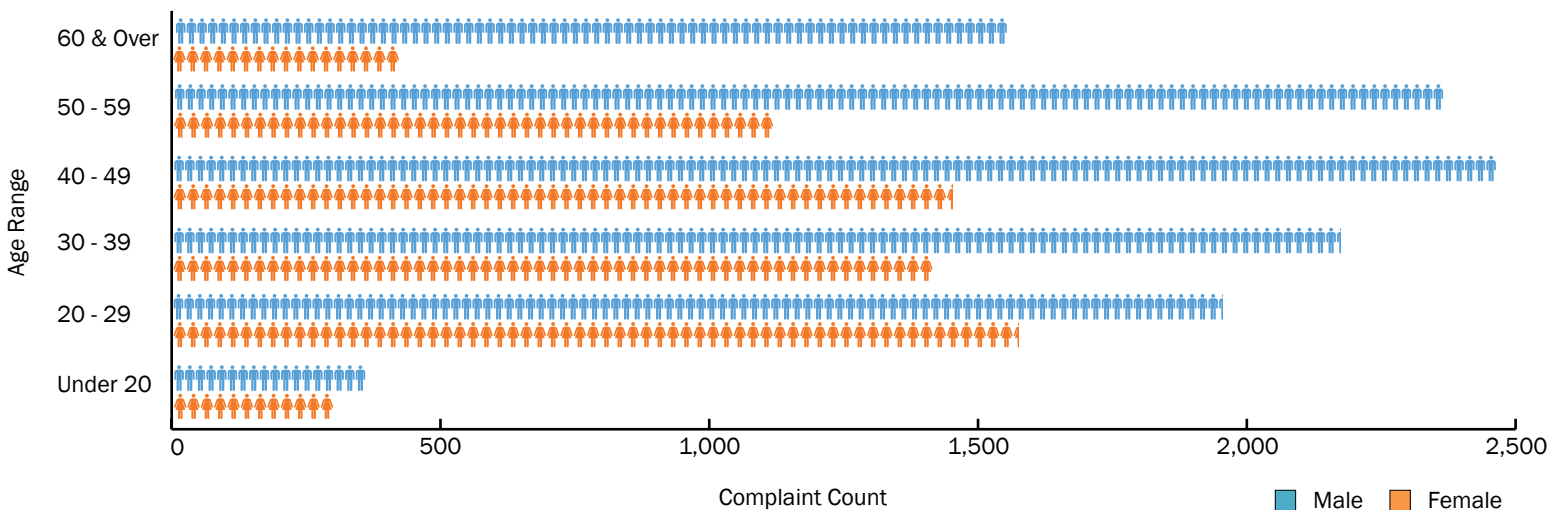
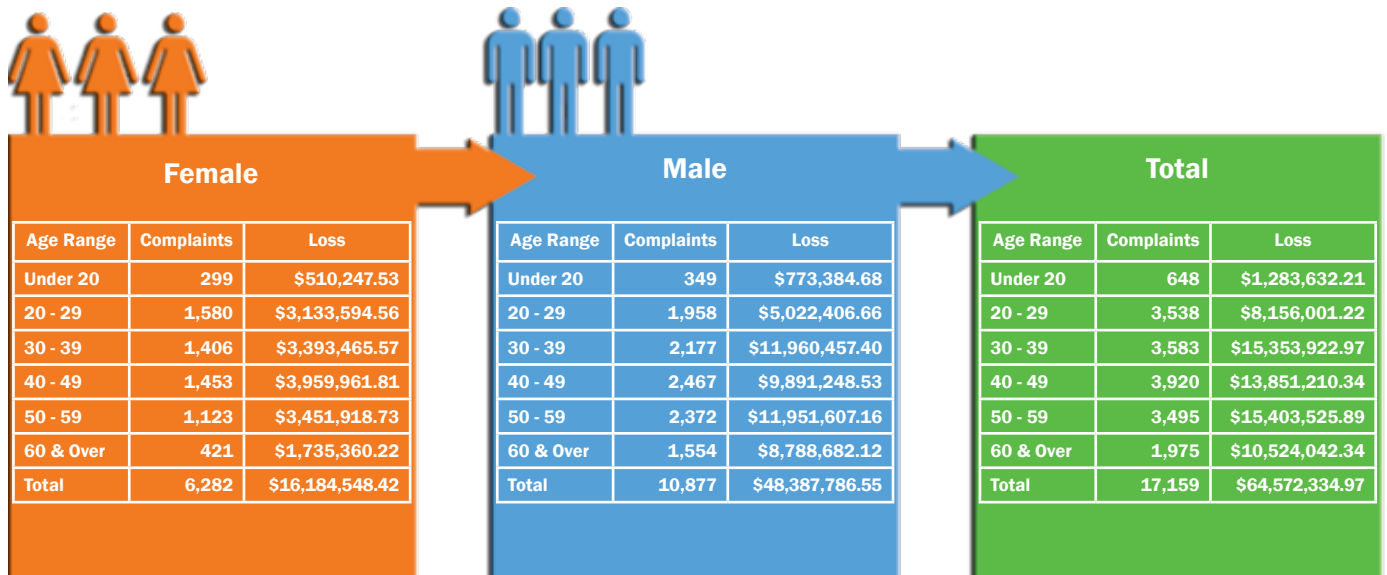
Auto Fraud

In fraudulent vehicle sales, criminals attempt to sell vehicles they do not own. An attractive deal is created by advertising vehicles for sale on various online platforms at prices below market value. Often the fraudsters claim they must sell the vehicles quickly because they are relocating for work, being deployed by the military, or have a tragic family circumstance and are in need of money. Because of the exigent circumstances, criminals refuse to meet in person or allow inspection of the vehicles prior to the sale. To make the deal appear legitimate, the criminal instructs the victim

to wire full or partial payment to a third-party agent via a wire transfer service, and to fax the payment receipt to the seller as proof of payment. The criminal pockets the money but does not deliver a vehicle.

In a new twist, the criminals have attempted to pose as dealers instead of individuals selling a single car. This allows them to advertise multiple vehicles for sale at one time on certain platforms, potentially exposing more victims to the scam.

Auto Fraud Demographics



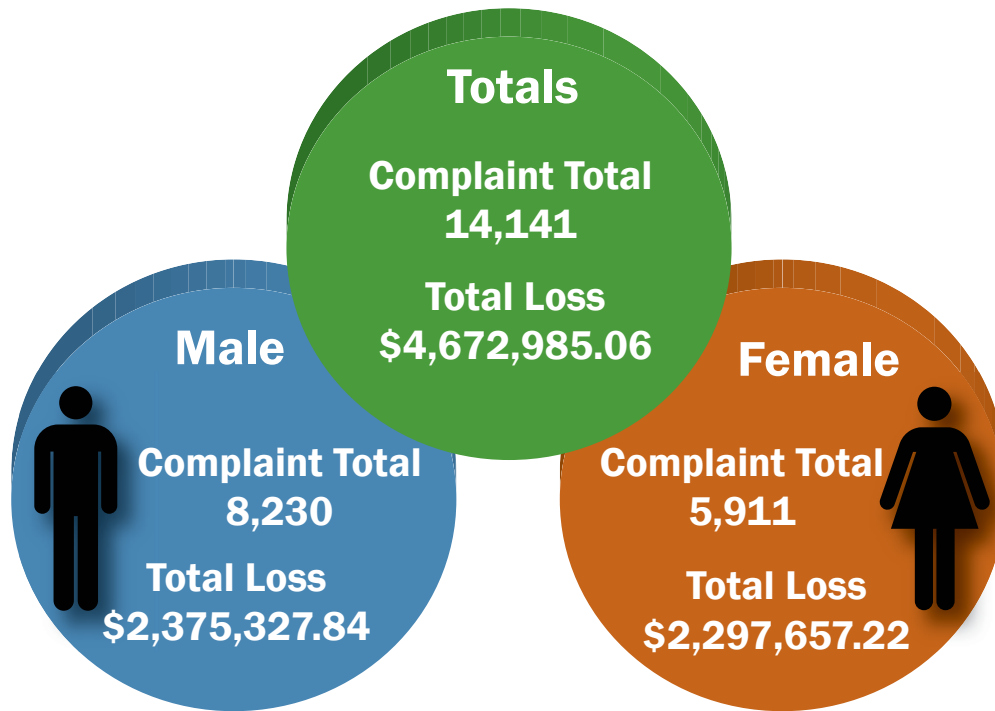
Note: The percentages shown represent the number of total complaints by age group received for each frequently reported Internet fraud category.

FBI Impersonation E-mail Scam

The names of various government agencies and high-ranking government officials have been used in spam attacks in an attempt to defraud consumers. Government agencies do not send unsolicited e-mails. Complaints related to spam e-mails purportedly sent from the FBI continued to be reported with high frequency to the IC3. In 2012, the IC3 received about 47 complaints per day of this type. With an average adjusted loss of approximately \$141 per complaint, victims reported losing more than \$6,604 to this scam every day.

Complaints that directly spoof the name of FBI Director Robert Mueller continue to make up a large part of the government impersonation e-mail scams. Those complaints include elements of Nigerian scam letters (also known as 419 scams) incorporating get-rich inheritance scenarios, bogus lottery winning notifications and occasional extortion threats. A vast majority of the Mueller spoof complaints are simply reports of probable fraud with no monetary losses incurred by the filer. Nevertheless, the spoofs continue to pose a viable threat to national security by undermining public trust that directly impacts law enforcement's ability to do its job.

FBI Impersonation E-mail Scam Demographics



Intimidation/Extortion Scams

Intimidation and extortion scams have evolved over the years to include some of the following scams.

Telephone Calls

In a twist to the pop-up scareware scheme, victims began receiving telephone calls from individuals allegedly claiming to be from legitimate well-known software companies. The victims of these calls were advised malware had been detected on their computers and posed an impending threat. The fraudsters tried to instill a feeling of urgency so victims would take immediate action and log on to their computers. Once the victims logged in, the fraudsters directed them to the utility area of the computers, where they appeared to demonstrate how the computers were infected. The fraudsters offered to rid the computers of the malware for fees ranging from \$49 to \$450. When the victims agreed to pay the fees, they were directed to a website where they entered a code or downloaded a software program that allowed the fraudsters remote access to their computers.

Payday Loan

The payday loan scam involves victims receiving harassing telephone calls from individuals claiming they are delinquent in payments. The callers purport to be representatives of federal government agencies, various law firms and other legitimate sounding agencies. The callers have accurate information associated with the victims, including Social Security number, date of birth, address, employer information, bank account numbers, and names and telephone numbers of relatives and friends. The callers claim to be collectors for debt-collecting companies.

The fraudsters are relentless in the number of calls made to the victims' homes, cell phones and places of employment. The callers will not provide any details of the alleged payday loans and become abusive when questioned. The fraudsters threaten the victims with legal actions, arrests, and in some cases, physical violence if they refuse to pay. Often, the callers resort to harassment of the victims' relatives, friends and employers.

The fraudsters asked some victims to fax a statement agreeing to pay a specified amount via a prepaid money card. It also stated the victim would never dispute the debt.

In a slight twist to the scam, the fraudster advised not only were there warrants for the victims for non-payment, but there were also warrants for hacking into a specific business with the intent of obtaining customer information.

Process Server

The fraudsters added a somewhat different approach to their intimidation tactics when a person purporting to be a process server for the court appeared at a victim's place of employment and at the home of another victim allegedly to serve papers for a court date. The process server requested a debit card number for payment to be made in order to avoid the court process.

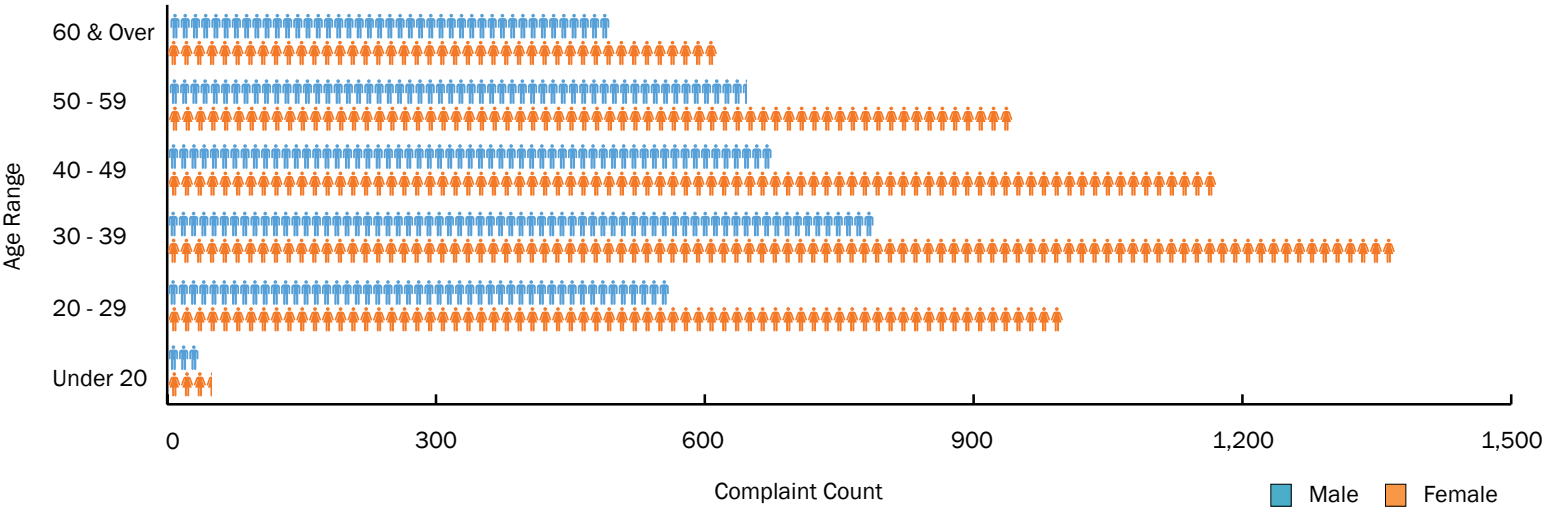
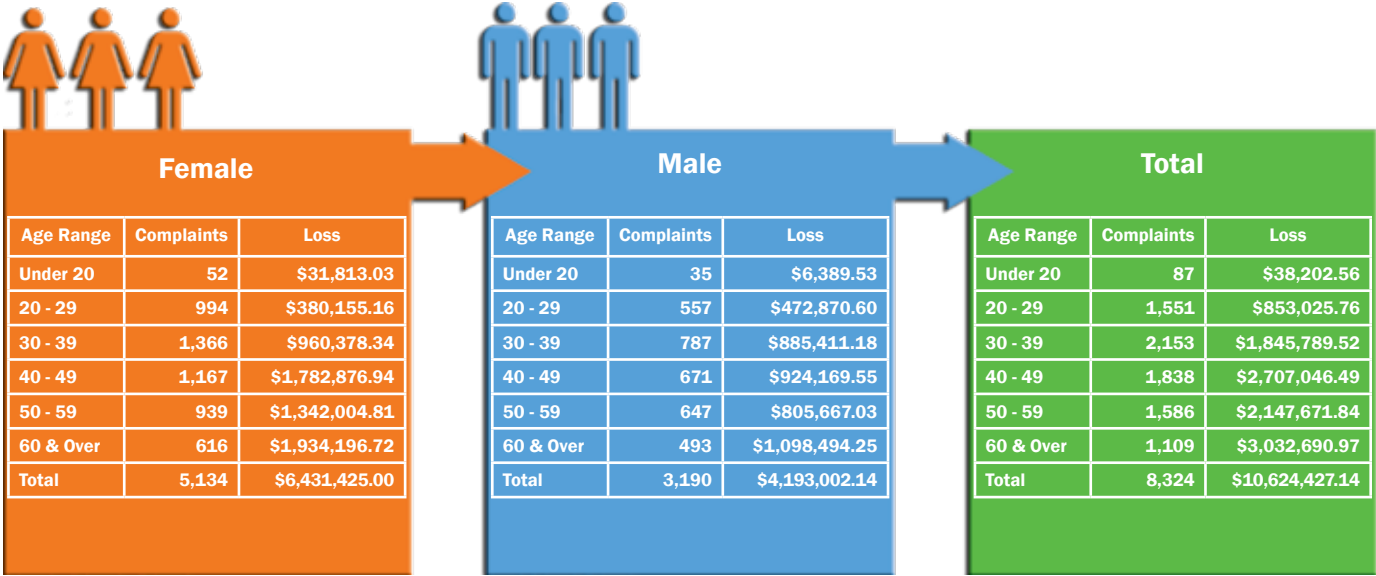
The Grandparent Scam

A telephone scam targeting grandparents, and appropriately named "The Grandparent Scam," has continued to resurface over the years. The scam involves fraudsters calling elderly individuals claiming to be a grandson or granddaughter or other young relative in a legal or financial crisis. The crises generally involve claims of being arrested or in a car accident in another country. The callers create a sense of urgency and make a desperate plea for money, begging the grandparents not to tell the parents while often crying to help prevent the potential victims from discovering the scam.

The callers also impersonated third parties, such as an attorney or an official, like a U.S. Embassy representative. Once the potential victims appear to believe the caller, they are provided instructions to wire money to a specified individual, often referred to as a bail bondsman, in order for their grandchild to be released by foreign law enforcement. Investigations have determined potential victims were identified via mass-produced lead lists that target specific demographics.

Complaints reported the callers were from Canada, the United States, Mexico, Haiti, Guatemala, Peru and the Dominican Republic. To further obfuscate themselves, the callers used telephone numbers generated by free apps, so the bogus telephone number appears on the recipient's caller ID.

Intimidation/Extortion Scams Demographics



Note: The percentages shown represent the number of total complaints by age group received for each frequently reported Internet fraud category.

Hit Man Scam

The IC3 began receiving reports about the hit man/extortion e-mail scheme seven years ago, and over time the content of the hit man e-mails has changed, but the intent remains the same – to defraud people through disturbing e-mails.

The scam originated as a person sending an e-mail portraying himself as a hit man hired to kill the victim. The e-mail instructed the recipient to pay an amount of money to ensure the hit man did not carry out the death contract.

Although the e-mails were unnerving for the recipients, the IC3 did not receive reports of loss of life or money.

More recently the scammers started to utilize social media to gather personal information about the recipient. Popular social networking sites provide a wealth of information for scammers. Limiting the amount of personal information published online is a good practice for consumers seeking to minimize the chance that they will be exploited by scammers.

Below are highlights of how the hit man scam has evolved over the years.

2007

- The e-mails claimed they were sent by the FBI in London, advising the FBI recently arrested an individual for the murders of several citizens in the United States and the United Kingdom. The e-mails claimed the recipient's information was discovered on the arrested subject, identifying him or her as the next murder victim.

2008

- The recipient was advised to call a specified number for additional information and instructions. This new twist claimed the recipient, or a loved one, would be kidnapped

unless a ransom was paid within 48 hours. Personal identifying information such as name, address and telephone numbers were included to sway the recipient into believing the sender knew his or her locations.

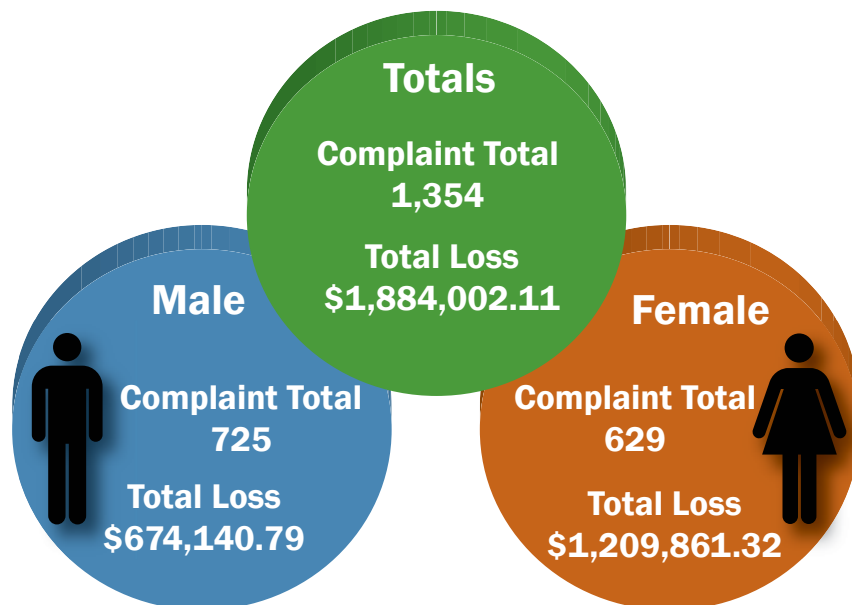
2009

- The scammer started to use the names of international terrorist groups such as Al Qaeda and the Ishmael Ghost Islamic Group. The hit man claimed to be an "Islamic hired killer" and a "suicide aid." The recipient was advised to send money within 72 hours or pay with his or her life.
- Hotels and other businesses started receiving e-mails that claimed they were on a list of bombing targets.

2011/2012

- The e-mails claimed that a team had been hired to assassinate the recipients or their families unless they converted to Islam or paid a fine of \$8,000 within five business days. The threat also claimed the sender was part of a "jihad operation to cleanse the United States and Europe of all religions different from Islam, especially the Christians and Jews."
- E-mails claiming to be sent by "Agent Bauer" of the International Intelligence Bureau offer the recipient a chance to purchase a security alarm. Potential victims are told that when the device is activated, representatives of the International Intelligence Bureau will come to his or her rescue.
- Other reported e-mails claim that the potential victim will be killed and the death will be staged to appear accidental.

Hit Man Scam Demographics

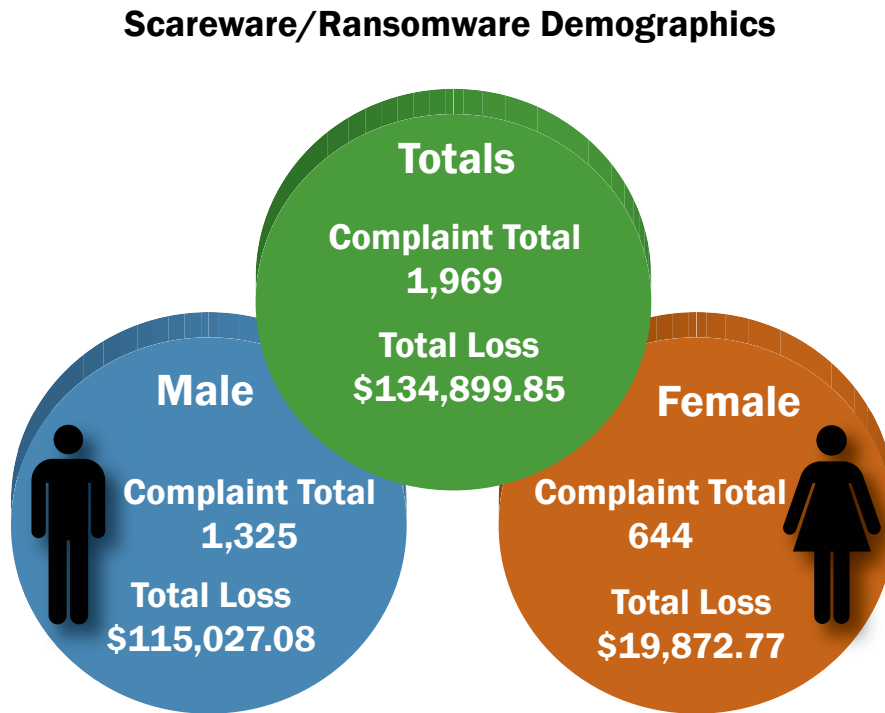


Scareware/Ransomware

Extorting money from consumers by intimidating them with false claims pretending to be the federal government watching their Internet use and other intimidation tactics have evolved over the years to include some of the below highlighted scams.

Pop-up Scareware Scheme

In mid-2008, the IC3 identified a trend in which victims reported they received pop-up messages alerting them that their computers were infected with numerous viruses. The pop-ups, known as scareware or fake or rogue anti-virus software, cannot easily be closed by clicking “close” or the “X” button. The scareware baited users into purchasing software that would allegedly remove viruses from their computers. If the users clicked on the pop-ups to purchase the software, forms to collect payment information appeared and the users were charged for the bogus products. The scareware showed a list of reputable software icons; however, links to the websites were not operational. In some instances, whether the users clicked on the pop-ups or not, the scareware installed malicious code onto the computers. The aggressive tactics of the scareware have caused significant losses to users.



Citadel Malware

The Citadel malware is another attempt to extort money from Internet users through intimidation. The malware delivers ransomware named Reveton. Once the ransomware is installed, the user’s computer freezes and a warning of a violation of U.S. federal law displays on the screen. To intimidate the user further, the message declares the user’s IP address was identified as visiting child pornography and other illegal content. The user is instructed to pay a fine to

the U.S. Department of Justice using prepaid money card services in order to unlock the computer. In addition to installing the ransomware, the Citadel malware continued to operate on the compromised computer and could be used to commit online banking and credit card fraud.

IC3 Ransomware

The latest version of ransomware reported via complaints uses the name of the Internet Crime Complaint Center in an attempt to extort money from Internet users. As in the Citadel malware example, the victims’ computers are hijacked, and a screen displays a warning of federal law violations. The victims are instructed to pay a fine to unlock their computers using prepaid money card services. If they do not comply in a specified time frame, they are told they could face prosecution.

Real Estate Fraud

Rental Scams

Criminals search websites that list homes for sale and take information from legitimate ads and post it with their own e-mail addresses on Craigslist® (without Craigslist's consent or knowledge) under the housing rentals category. To sweeten the pot, the houses are almost always listed with below-market rental rates. An interested party will contact the "homeowner" via e-mail, and usually explain that he or she had to leave the United States quickly because of some missionary or contract work in Africa. Victims are usually instructed to send money overseas—enough to cover the first and last month's rent—via a wire transfer service (scammers often believe money cannot be traced once it gets picked up on the other end). Renters might also be asked to fill out credit applications asking for personal information like credit history, Social Security numbers and work history. The scammers then use this information to commit identity theft.

Timeshare Marketing Scams

Timeshare owners across the country are being scammed out of millions of dollars by unscrupulous companies that promise to sell or rent the properties. In the typical scam, timeshare owners receive unexpected or uninvited telephone calls or e-mails from criminals posing as sales representatives for a timeshare resale company. The representative promises a quick sale, often within 60 to 90 days. The sales representatives frequently use high-pressure sales tactics to add a sense of urgency to the deal. Some victims have reported that sales representatives pressured them by claiming there was a buyer waiting in the wings, either on the other line or even present in the office. Timeshare owners who agree to sell are told that they must pay an up-front fee to cover anything from listing and advertising fees to closing costs. Many victims have provided credit cards to pay the fees ranging from a few hundred to a few thousand dollars. Once the fee is paid, timeshare owners report that

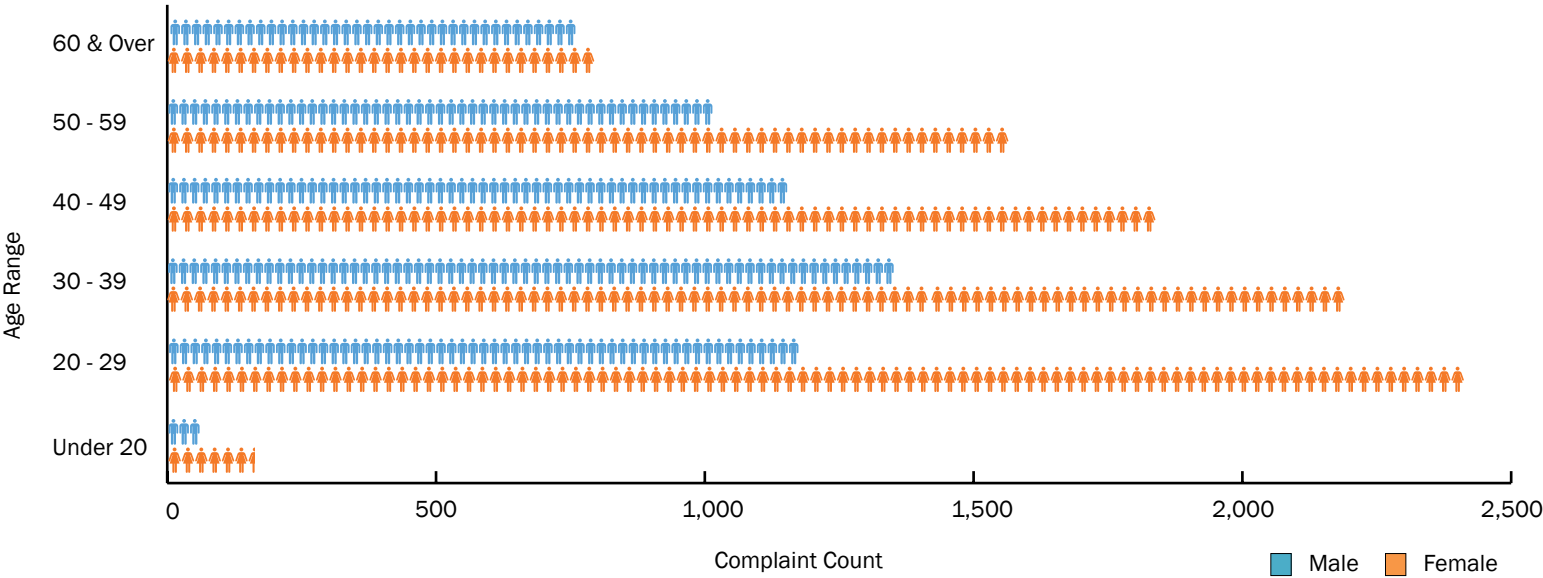
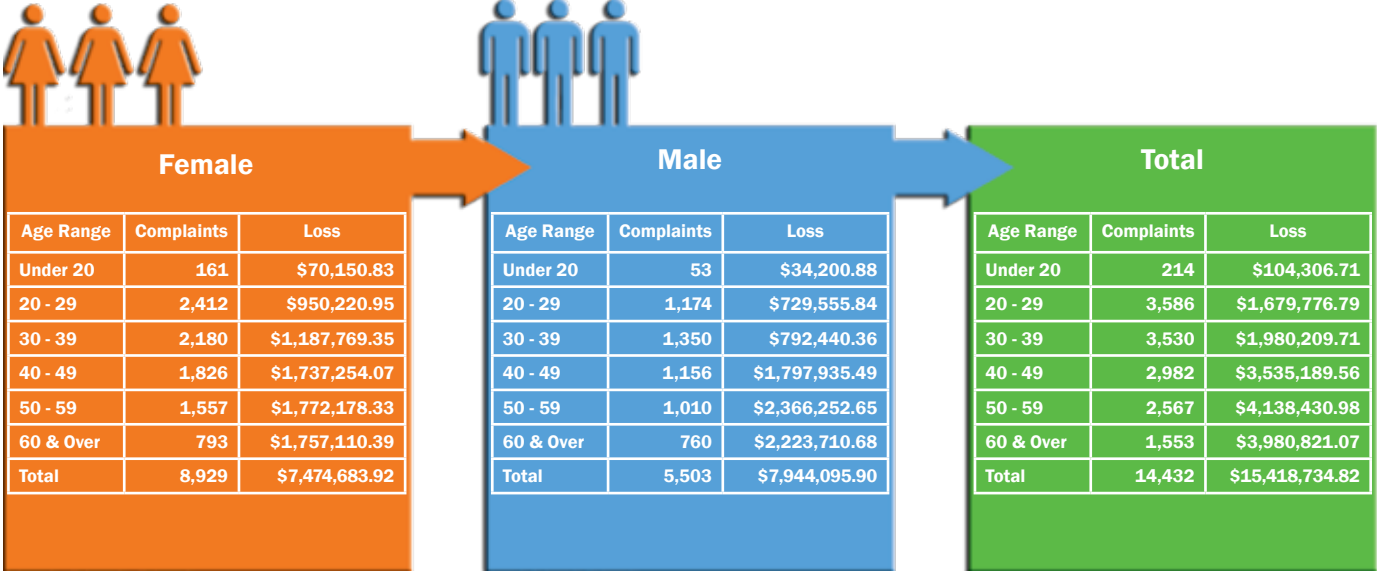
the company becomes evasive — calls go unanswered, numbers are disconnected and websites are inaccessible. In some cases, timeshare owners who have been defrauded by a timeshare sales scheme have been subsequently contacted by an unscrupulous timeshare fraud recovery company as well. The representative from the recovery company promises assistance in recovering money lost in the sales scam. Some recovery companies require an up-front fee for services rendered while others promise no fees will be paid unless a refund is obtained for the timeshare owner. The IC3 has identified some instances in which people involved with the recovery company also have a connection to the resale company, raising the possibility that timeshare owners are being scammed twice by the same people.

Loan Modification Scams

A loan modification scam often starts when a bogus loan company contacts a distraught homeowner and offers a loan modification plan via phone call, e-mail or mailing. A homeowner may reach out to these companies after seeing an ad online or in the newspaper. The loan modification typically includes a lower interest rate, an extension in the length of the loan term, a change in the type of loan or any combination of the three.

As a part of this scam, the company instructs the homeowner to cease all communication with lenders and stop making mortgage payments until the loan modification process is complete. The homeowner is required to send money to cover "processing fees" and "closing costs" in order for the new loan to be processed and approved. After the homeowner sends the money, the loan company ceases communication, leaving the homeowner behind on actual mortgage payments and unable to recover funds sent to the bogus company.

Real Estate Fraud Demographics



Note: The percentages shown represent the number of total complaints by age group received for each frequently reported Internet fraud category.

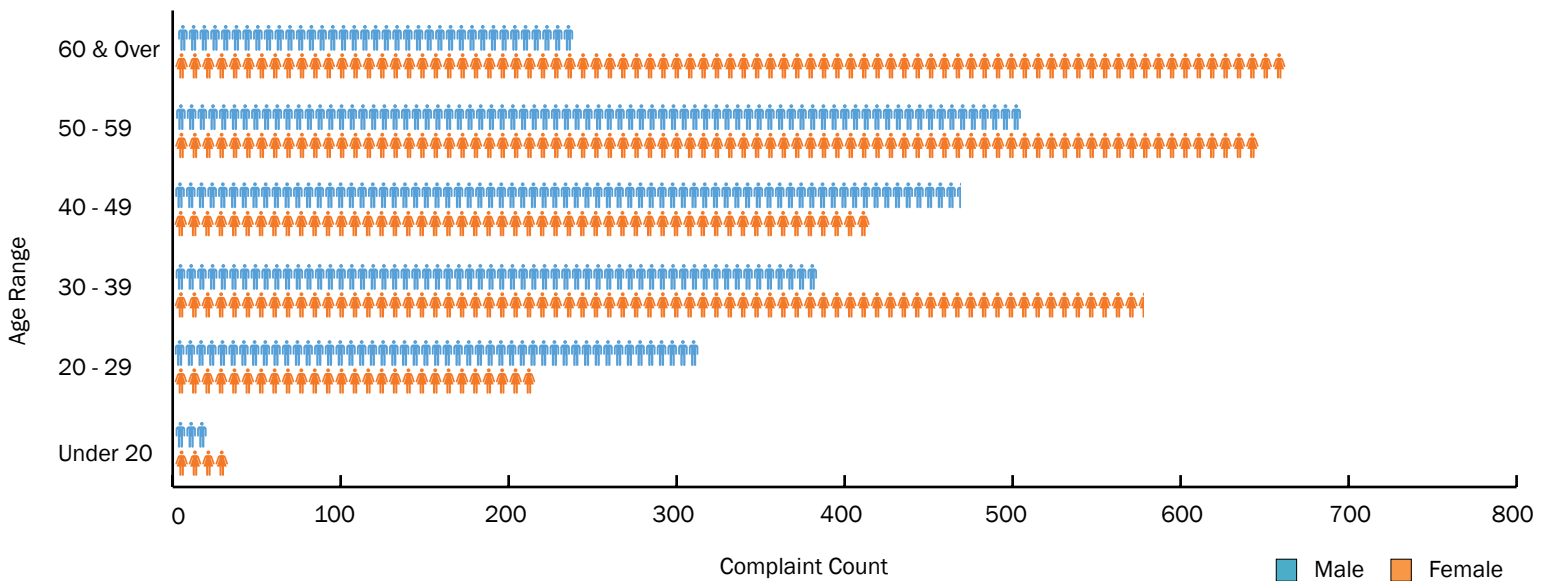
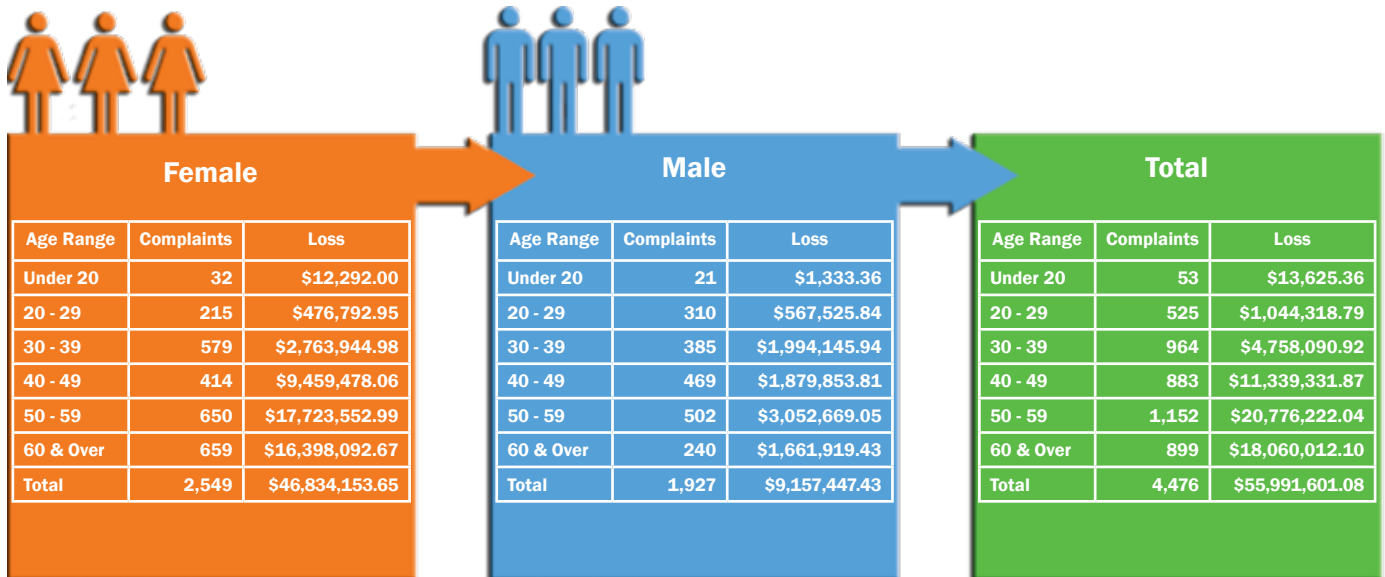
Romance Scams

Perpetrators use the promise of love and romance to entice and manipulate online victims. A perpetrator scouts the Internet for victims, often finding them in chat rooms, on dating sites and even within social media networks. These individuals seduce victims with small gifts, poetry, claims of common interest or the promise of constant companionship. Once the scammers

gain the trust of their victims, they request money, ask victims to receive packages and reship them overseas or seek other favors.

These cyber criminals capitalize on the vulnerabilities of their victims. This crime not only affects the victims financially, there are emotional and mental implications as well. The IC3 received 4,467 complaints and the victims' losses totalled more than \$55 million.

Romance Scams Demographics



Note: The percentages shown represent the number of total complaints by age group received for each frequently reported Internet fraud category.

Case Highlights

Intellectual Property Rights, Trademark Infringement

The IC3 referred 56 complaints about fake designer merchandise and non-delivery of purchased items to the FBI's St. Louis Field Office with a dollar loss of \$145,333. According to the complainants, Jeannine Buford hosted online auctions for authentic designer fashion apparel including purses, luggage and boots. Victims paid for items using credit cards, wire transfers to bank accounts, cashier and certified checks and online payment services. Some victims received damaged, non-authentic merchandise, while others received nothing. When the victims contacted Buford regarding their orders, she refused to refund their money.

On September 20, 2012, Jeannine Buford was sentenced to the maximum sentence of 57 months in federal prison and ordered to pay \$225,500 in restitution for her involvement in the sale of counterfeit purses. In addition, she was required to forfeit a 2011 Camaro, a 2012 Porsche, a large amount of electronic equipment, and the contents of her bank accounts.

Nigerian Scam

The IC3 provided complaints to the NASA Office of the Inspector General Computer Crimes Division in 2007 regarding a subject who was involved in "419" Nigerian schemes, phishing, bank fraud and credit card fraud. The IC3 conducted searches of names and e-mail addresses associated with the subject, Ayodele Saliu, and found 21 complaints with reported losses in excess of \$10,000. Additional searches conducted for NASA included over 130 e-mail addresses, 14 URLs, and 15 telephone numbers. The IC3 identified an additional 88 related complaints with reported losses in excess of \$68,000, which increased the dollar loss already identified. One IC3 complaint produced a lead in which the victim was interviewed, and the information was used in the indictment against Saliu.

Ayodele Abrahamm Saliu was indicted in January 2012. Interpol members, acting on a U.S. extradition order, arrested him on May 29, 2012, when he tried to leave South Africa. He was being sought in the United States to stand trial in 11 cases including charges of wire fraud, bank fraud, computer intrusion and identity theft. Saliu's schemes resulted in victim losses in excess of \$500,000.

Wire Fraud

An individual using the name Jesse Gasior and other aliases contacted individuals who had ads on Craigslist® seeking tickets to various events. Gasior claimed to have the tickets and asked the victims to wire payments to Pittsburgh addresses. The victims never received the tickets and filed complaints with the IC3. The IC3 referred 44 complaints to the FBI's Pittsburgh Division for investigation.

On April 24, 2012, Gasior was arrested. He was indicted on four counts of wire fraud on May 22, 2012. On October 15, 2012, Gasior pleaded guilty to four counts of wire fraud and had his bond revoked, resulting in his incarceration pending his sentencing hearing. Each count has a maximum sentence of 20 years in prison, a fine of up to \$250,000, or both.

Timeshare Scam

In July 2012, an IC3 analyst compiled a case against a company allegedly involved in a timeshare scam. The company contacted timeshare sellers claiming they had buyers. They sent sales agreements with the purchase price and other information and advised owners they were required to pay a processing fee that would be refunded at the end of the sale. Complainants sent the money and never heard from the company again. The company website is no longer active and some of the phone numbers have been disconnected. The IC3 received 19 complaints with a dollar loss of \$1,046,891.

"IC3 complaints are one of the basic tools routinely reviewed in my investigative assignment to develop/confirm fraudulent activity using the U.S. mail. As a result, three recent IC3 complaints required assistance from the IC3 analyst who prepared spreadsheets that led to two civil administrative actions from our agency judicial officer and the remaining complaint remains under investigation."

U.S. Postal Inspection Service IC3 User

Non-Delivery of Payment

In August 2012, an IC3 analyst received a request from an investigator in Nevada asking for assistance on a case involving a non-delivery of payment scam. This scam began with individuals advertising jewelry for sale on Craigslist®. The alleged suspect would purchase advertised items and claim payments for them had been sent via PayPal®. The suspect would then send the sellers fraudulent e-mails confirming the sales. Often, the sellers discovered the confirmation e-mails were fraudulent after they had shipped the items, leaving them with no items or payments.

The IC3 analyst forwarded 16 complaints to the investigator along with several reports on suspects believed to be involved. One suspect was interviewed in October 2012, and it was determined that he was an intermediary for a Nigerian scam. He said the jewelry was shipped to his residence. He then pawned it and wired the money overseas. He was paid a small sum for his assistance. On December 4, 2012, the suspect was arrested and charged with six counts of felony theft and six counts of burglary. Additional charges are pending. Several more complaints were filed against this suspect since the case was referred in August. The case now has a total of 59 complaints with \$85,674 in reported losses.

Classic Car Fraud

Five complaints with a total dollar loss of \$57,535 were filed against a North Carolina-based company. Ads on eBay® and/or the company website led complainants to believe they were buying either a restored 1979 Pontiac

“The IC3 continues to be an invaluable resource for the University of Toledo Police Department. Our number of Internet fraud crimes, including ‘Nigerian scams,’ phishing schemes, and ‘employment’ opportunities, increase each year. As an agency with local resources, we rely on our partnership with the IC3 to provide our victims a voice in the process of investigating these incidents. The IC3’s crime analysts are extremely professional and can provide a great deal of investigative knowledge regarding cyber crime.”

**Detective Douglas D. Hoffman
University of Toledo Police Department**

Trans Am or Ford Mustang; however, complainants either did not receive automobiles or received vehicles with numerous defects. The case was compiled and sent to the North Carolina Department of Justice, which is collecting bank information and securing records from eBay for possible prosecution.

Deceptive Trade

In December 2011, an analyst from the IC3 noticed several complaints were filed against Bruno’s Powersports. Nathan Pruss was advertising ATVs for sale on eBay®. The advertised descriptions

listed the vehicles in excellent condition. However, when the buyer received the ATV, it was in need of repair and didn’t come close to matching the description. The analyst compiled a case that had six complaints with \$13,987 in reported losses and sent it to the Arkansas Office of the Attorney General and the Arkansas State Police. In August 2012, the Attorney General’s Office informed the IC3 that civil action had been taken and the company had been fined \$10,000 for deceptive trade.

Romance Fraud

In December 2012, an IC3 analyst assisted a detective in Utah with an ongoing investigation involving a secret shopper and romance scam. Victims were wiring money to a resident in Utah. The reported suspect was receiving money and forwarding it to an individual in Africa. The detective was looking for additional victims who may have sent money to the reported suspect. On December 15, 2012, the IC3 analyst forwarded six complaints to the detective.

Protecting the Public

The IC3 understands the importance of informing the public about the dangers of cybercrime. The IC3's public service announcements (PSAs) and scam alerts are posted online and distributed to law enforcement and various media outlets. The PSAs keep consumers informed on the latest cyber trends and keep industry partners up-to-date about Internet fraud. The scam alerts are based upon information from law enforcement and complaints submitted to the IC3. These reports detail recent cybercrime trends and new twists to previously existing cyber scams.

The IC3 maintains the website www.lookstoogoodtobetrue.com, which is an educational site developed by a joint federal law enforcement and industry task force. This site gives consumers an opportunity to submit and review testimonials. Testimonials include stories in which consumers were defrauded by a scam, or they did not fall victim to a scam, and how they avoided becoming a victim.

The PSAs, scam alerts and forms are all found on the IC3's website, www.ic3.gov.

Conclusion

This report details the IC3's efforts to prevent and reduce the prevalence and impact of the crimes highlighted. Throughout 2012, the IC3 continued to support law enforcement officers in their investigations of Internet-related crimes.

In 2012, the IC3 processed 289,874 complaints, representing more than a half-billion dollars in losses. In accordance with its mission, the IC3 referred complaints to state, local, federal, tribal and international law enforcement agencies. The IC3's support led to numerous investigations that resulted in arrests, seizures, convictions and restitution, among other actions. The IC3 also produced monthly trend analysis reports, 23 public service announcements, scam alerts, and other publications to alert law enforcement and the general public about the pervasiveness of online crime.

The IC3 continually reviews its services and analytical tools to incorporate the latest advances in technology and ensure law enforcement needs are met.



IC3 staff attend conferences and meetings across the country to educate law enforcement and the public about services provided.

Appendix I

2012 Scam Alerts and Public Service Announcements*

Scam Alerts

November Scam Alert (www.ic3.gov/media/2012/121126.aspx)

- Top Nine Fraud Attacks Impacting eCommerce
- Fraud Targeting Direct Sales Companies

October Scam Alert (www.ic3.gov/media/2012/121023.aspx)

- Dating Extortion Scam
- Payday Loan Scams
- New TDSS/TDL4 malware Infects 46 of Fortune 500
- Top Words Cyber Criminals Use in Fake E-mails

September Scam Alert (www.ic3.gov/media/2012/120919.aspx)

- Triangle Credit Card Fraud
- New Twist to the Work-at-Home Scheme
- New Twist to the Hit Man Scam

August Scam Alert (www.ic3.gov/media/2012/120808.aspx)

- Fake Political Survey
- Online Phonebook
- Free Credit Service Website
- Citadel Malware Delivers Reveton Ransomware In Attempts To Extort Money
- Spoofed Microsoft Update Includes Malware
- SYSRET 64-bit Operating System Privilege Escalation Vulnerability on Intel CPU Hardware
- Malicious PowerPoint File Contains Exploit, Drops Backdoor

May Scam Alert (<http://www.ic3.gov/media/2012/120523.aspx>)

- Exposing Bad Clients in the Escort Community
- US Airways Phishing E-mail Containing Malware

April Scam Alert (www.ic3.gov/media/2012/120420.aspx)

- Investment Scam
- Blackhole Exploit Kit 1.2.3 Released
- Termination of Your Certified Public Accountant (CPA) License Spam Campaign Containing Malware
- Want to Get Paid to Drive Your Own Car?
- Online Property Rental Scenarios

March Scam Alert (www.ic3.gov/media/2012/120327.aspx)

- Fraudulent Utility Bill E-mail
- Businesses Targeted with E-mail Purportedly from the Better Business Bureau (BBB)
- Moving Company Scams
- Browser Bot Infection
- HTML Attachments Used to Spread Malware

February Scam Alert (www.ic3.gov/media/2012/120217.aspx)

- Mystery Shopper Scam to Evaluate Wire Transfer Services

- Spam Referencing U.S. Military Members and Gaddafi
- Pox Party Online Advertisements

Public Service Announcements

Citadel Malware Continues to Deliver Reveton Ransomware in Attempts to Extort Money

www.ic3.gov/media/2012/121130.aspx

Fraud Alert – Cyber Criminals Targeting Financial Institution Employee Credentials to Conduct Wire Transfer Fraud

www.ic3.gov/media/2012/FraudAlertFinancialInstitutionEmployeeCredentialsTargeted.pdf

Fraud Alert Involving E-mail Intrusions to Facilitate Wire Transfers Overseas

www.ic3.gov/media/2012/E-mailFraudWireTransferAlert.pdf

Holiday Shopping Tips

www.ic3.gov/media/2012/121120.aspx

Joint FBI and DHS Public Service Announcement: Best Practices for Recovery From the Malicious Erasure of Files

www.ic3.gov/media/2012/120120.aspx

Justice Department Officials Raise Awareness of Disaster Fraud Hotline

www.ic3.gov/media/2012/121101.aspx

Lawyers' Identities Being Used for Fake Websites and Solicitations

www.ic3.gov/media/2012/120914.aspx

Malware Installed on Travelers' Laptops through Software Updates on Hotel Internet Connections

www.ic3.gov/media/2012/120508.aspx

New Variation on Telephone Collection Scam Related to Delinquent Payday Loans

www.ic3.gov/media/2012/120221.aspx

Smartphone Users Should Be Aware of Malware Targeting Mobile Devices and Safety Measures to Help Avoid Compromise

www.ic3.gov/media/2012/121012.aspx

Timeshare Marketing Scams

www.ic3.gov/media/2012/120125.aspx

U.S. Law Firms Continue to be the Target of a Counterfeit Check Scheme

www.ic3.gov/media/2012/120312.aspx

* **Note:** No Scam Alerts were issued in January, June, July and December.

Appendix II

Online Crime Prevention Tips

Auction Fraud

- Before you bid, contact the seller with any questions you have. Review the seller's feedback.
- Be cautious when dealing with individuals outside of your own country.
- Ensure you understand refund, return, and warranty policies.
- Determine the shipping charges before you buy.
- Be wary if the seller only accepts wire transfers or cash.
- Consider insuring your item.

Credit Card Fraud

- If purchasing merchandise, ensure it is from a reputable source. Do research to ensure legitimacy of the individual or company.
- Beware of providing credit card information through unsolicited e-mails.
- Promptly reconcile credit card statements to avoid unauthorized charges.

Debt Elimination

- Know who you are doing business with – do your research. Contact the state Attorney General's Office or the State Corporation Commission to see if there are any registered complaints.
- Be cautious when dealing with individuals outside of your own country.
- Ensure that you understand all terms and conditions of any agreement.
- Be wary of businesses that operate from P.O. boxes or mail drops.

Employment/Business Opportunities

- Be wary of inflated claims of product effectiveness.
- Be cautious of exaggerated claims of possible earnings or profits.

- Beware when money is required up front for instructions or products.
- Be suspicious when the job posting claims "no experience necessary."
- Do not give your Social Security number when first interacting with your prospective employer.
- Be wary when replying to unsolicited e-mails for work-at-home employment.

Identity Theft

- Ensure websites are secure before submitting a credit card number.
- Never throw away credit card or bank statements in usable form.
- Be aware of missed bills, which could indicate the account has been taken over.
- Be cautious of scams requiring personal information.
- Never give a credit card number over the phone unless you make the call.
- Monitor credit statements monthly for any fraudulent activity. Review a copy of your credit report at least once a year.
- Report unauthorized transactions to bank or credit card companies as soon as possible.

Investment Fraud, Ponzi and Pyramid Schemes

- If the opportunity appears too good to be true, it probably is.
- Beware of promises to make fast profits.
- Be wary of investments that offer high returns at little or no risk.
- Be cautious when you are required to bring in subsequent investors.
- Do not invest in anything unless you understand the deal.

- Independently verify the terms of any investment that you intend to make. Beware of references given by the promoter.
- Do not assume a company is legitimate based on the appearance of the website.
- Be cautious when responding to investment offers received through unsolicited e-mail.

Lotteries

- Be wary if you do not remember entering a lottery or contest.
- Be cautious if you receive a telephone call stating you are the winner of a lottery.
- Beware of lotteries that charge a fee before delivering your prize.
- Be wary of demands to send additional money to be eligible for future winnings.
- Know that it is a violation of federal law to play a foreign lottery via mail or phone.

Phishing/Spoofing

- Be suspicious of any unsolicited e-mail requesting personal information.
- Avoid filling out forms in e-mail messages that ask for personal information. This could be a phishing scam.
- Always compare the link in the e-mail to the link that you are actually directed to visit.
- Log on to the entity's official website instead of "linking" to it from an unsolicited e-mail.
- Contact the actual business that supposedly sent the e-mail to verify if the e-mail is genuine.

Reshipping

- Be cautious if you are asked to ship packages to an "overseas home office."
- Be suspicious if an individual states that his country will not allow direct business shipments from the United States.

- Be wary if the ship-to address is yours but the name on the package is not.
- Do not accept packages you did not order.
- If you receive packages you did not order, either refuse delivery or contact the company that sent the package.

Romance Scams

- Be cautious of individuals who claim it was destiny or fate and you are meant to be together, or claim God brought you to him/her. They often claim to love you within 24-48 hours.
- These individuals want your address to send you flowers, candy and teddy bears, often purchased with stolen credit cards.
- They ask for your phone number, but when they call, you can barely understand them.
- Be wary if an individual tells you they are so in love with you that they cannot live without you but they need you to send them some money so they can come to see you. To them, love equals financial assistance. If you do not send them money or help them out with what they ask, you do not love them.
- They typically claim to be from the United States (or your local region) but they are overseas, or going overseas, mainly to Nigeria, sometimes the United Kingdom, for business or family matters.

Spam

- Do not open spam. Delete it.
- Never respond to spam because this will confirm to the sender that it is a valid e-mail address.
- Have a primary and secondary e-mail address — one for people you know and one for all other purposes.
- Avoid giving out your e-mail address unless you know how it will be used.
- Never purchase anything advertised through unsolicited e-mail.

Appendix III

Complainant Statistics

Complainant Statistics by State*

Rank	State	Percent	Rank	State	Percent
1	California	13.40%	27	Louisiana	1.15%
2	Florida	7.97%	28	Connecticut	1.08%
3	Texas	7.22%	29	Kentucky	1.08%
4	New York	5.70%	30	Oklahoma	0.95%
5	New Jersey	3.81%	31	Kansas	0.84%
6	Pennsylvania	3.69%	32	Arkansas	0.80%
7	Illinois	3.50%	33	Utah	0.78%
8	Virginia	3.29%	34	Iowa	0.75%
9	Ohio	3.05%	35	Alaska	0.65%
10	Washington	2.71%	36	New Mexico	0.64%
11	North Carolina	2.64%	37	Mississippi	0.61%
12	Georgia	2.60%	38	West Virginia	0.53%
13	Maryland	2.59%	39	Idaho	0.49%
14	Michigan	2.58%	40	Hawaii	0.47%
15	Arizona	2.52%	41	Nebraska	0.46%
16	Colorado	2.34%	42	New Hampshire	0.44%
17	Tennessee	1.99%	43	Maine	0.40%
18	Indiana	1.86%	44	Montana	0.33%
19	Massachusetts	1.84%	45	District of Columbia	0.30%
20	Missouri	1.69%	46	Rhode Island	0.30%
21	Alabama	1.54%	47	Delaware	0.30%
22	Wisconsin	1.51%	48	Vermont	0.19%
23	Nevada	1.50%	49	Wyoming	0.19%
24	Oregon	1.44%	50	North Dakota	0.18%
25	South Carolina	1.40%	51	South Dakota	0.16%
26	Minnesota	1.31%			

***Note:** This is the total number of complaints from each state and the District of Columbia. This total includes complaints that list dollar loss amounts and complaints that do not list dollar loss amounts. Also, 7.55% (7,652) of the complainants did not provide location information. Figures were rounded to the nearest hundredth percent and do not total 100%.

Complainant Loss by Victim State*

Rank	State	Loss	Percent	Rank	State	Loss	Percent
1	California	\$68,160,064.06	16.48%	27	Minnesota	\$4,715,270.96	1.14%
2	Florida	\$34,419,348.21	8.32%	28	Connecticut	\$4,106,121.92	0.99%
3	Texas	\$30,445,492.21	7.36%	29	Louisiana	\$3,941,008.84	0.95%
4	New York	\$28,108,596.87	6.80%	30	Oklahoma	\$3,797,584.67	0.92%
5	Illinois	\$14,316,107.72	3.46%	31	Arkansas	\$3,564,473.92	0.86%
6	Pennsylvania	\$14,301,577.27	3.46%	32	Kansas	\$3,370,320.31	0.81%
7	Georgia	\$12,150,521.46	2.94%	33	Iowa	\$3,288,725.60	0.80%
8	Virginia	\$12,111,408.23	2.93%	34	Utah	\$3,006,580.27	0.73%
9	New Jersey	\$11,933,510.08	2.88%	35	West Virginia	\$2,668,497.89	0.65%
10	Washington	\$11,515,862.19	2.78%	36	New Mexico	\$2,366,605.97	0.57%
11	Arizona	\$11,484,211.86	2.78%	37	Hawaii	\$2,301,640.06	0.56%
12	North Carolina	\$10,215,268.07	2.47%	38	Idaho	\$2,096,452.47	0.51%
13	Ohio	\$9,876,913.03	2.39%	39	Delaware	\$1,849,420.89	0.45%
14	Maryland	\$9,763,989.79	2.36%	40	Alaska	\$1,665,603.33	0.40%
15	Michigan	\$8,783,165.18	2.12%	41	Mississippi	\$1,576,410.57	0.38%
16	Colorado	\$8,358,573.07	2.02%	42	North Dakota	\$1,500,790.71	0.36%
17	Tennessee	\$7,327,960.99	1.77%	43	Nebraska	\$1,400,493.44	0.34%
18	Massachusetts	\$7,134,399.29	1.72%	44	Maine	\$1,213,899.63	0.29%
19	Missouri	\$7,108,501.55	1.72%	45	Rhode Island	\$1,173,071.60	0.28%
20	Indiana	\$7,031,361.01	1.70%	46	New Hampshire	\$1,098,554.35	0.27%
21	Nevada	\$6,840,663.99	1.65%	47	Montana	\$1,080,190.98	0.26%
22	Wisconsin	\$6,247,486.18	1.51%	48	District of Columbia	\$765,478.50	0.19%
23	Oregon	\$6,166,365.10	1.49%	49	Wyoming	\$613,214.95	0.15%
24	South Carolina	\$5,713,903.04	1.38%	50	South Dakota	\$592,790.31	0.14%
25	Alabama	\$5,093,048.54	1.23%	51	Vermont	\$563,267.87	0.14%
26	Kentucky	\$4,739,164.07	1.15%				

*Note: This is the total number of complaints from each state and the District of Columbia. Of the complaints, 27,340 (\$22,940,921) did not provide location information. Percentages were rounded to the nearest hundredth and do not add to precisely 100 percent.

Complainant Statistics by Country*

Rank	State	Percent	Rank	State	Percent
1	United States	91.19%	26	Portugal	0.08%
2	Canada	1.43%	27	Argentina	0.07%
3	United Kingdom	0.88%	28	Greece	0.07%
4	Australia	0.68%	29	Indonesia	0.07%
5	India	0.59%	30	Afghanistan	0.06%
6	Macedonia	0.37%	31	United Arab Emirates	0.06%
7	Puerto Rico	0.21%	32	Colombia	0.06%
8	Brazil	0.19%	33	Saudi Arabia	0.06%
9	Mexico	0.19%	34	Ireland	0.06%
10	France	0.19%	35	China	0.06%
11	South Africa	0.18%	36	Romania	0.06%
12	Philippines	0.16%	37	Japan	0.06%
13	Germany	0.15%	38	Hong Kong	0.06%
14	Netherlands	0.14%	39	Poland	0.06%
15	Belgium	0.12%	40	Switzerland	0.05%
16	Spain	0.12%	41	Turkey	0.05%
17	Russian Federation	0.12%	42	Thailand	0.05%
18	Italy	0.11%	43	Norway	0.05%
19	Israel	0.10%	44	Ukraine	0.04%
20	New Zealand	0.10%	45	Denmark	0.04%
21	Pakistan	0.10%	46	Egypt	0.04%
22	Malaysia	0.08%	47	Republic of Korea	0.04%
23	Singapore	0.08%	48	Bulgaria	0.03%
24	Sweden	0.08%	49	Hungary	0.03%
25	Nigeria	0.08%	50	Chile	0.03%

***Note:** This total of complaints represents the top 50 countries that reported to the IC3. This total includes complaints that list dollar loss amounts and complaints that do not list dollar loss amounts. Figures were rounded to the nearest hundredth percent and do not total 100%.

Complainant Loss by Victim Country*

Rank	State	Loss	Percent	Rank	State	Loss	Percent
1	United States	\$436,604,854.17	83.09%	26	Austria	\$972,691.33	0.19%
2	Canada	\$11,674,888.68	2.22%	27	Belgium	\$929,988.43	0.18%
3	United Kingdom	\$7,182,281.40	1.37%	28	Sweden	\$775,663.43	0.15%
4	Australia	\$6,363,070.41	1.21%	29	Macedonia	\$765,840.14	0.15%
5	UAE**	\$5,077,979.17	0.97%	30	Pakistan	\$755,290.84	0.14%
6	India	\$3,740,736.53	0.71%	31	Portugal	\$728,714.70	0.14%
7	South Africa	\$2,692,682.45	0.51%	32	Switzerland	\$726,506.02	0.14%
8	Nigeria	\$2,552,944.03	0.49%	33	Thailand	\$688,853.50	0.13%
9	Malaysia	\$1,952,399.20	0.37%	34	Indonesia	\$650,508.22	0.12%
10	Singapore	\$1,870,987.01	0.36%	35	New Zealand	\$593,263.37	0.11%
11	China	\$1,802,677.77	0.34%	36	Norway	\$581,859.17	0.11%
12	Brazil	\$1,783,651.66	0.34%	37	Colombia	\$568,795.06	0.11%
13	Mexico	\$1,781,214.82	0.34%	38	Bulgaria	\$540,008.50	0.10%
14	Germany	\$1,716,441.98	0.33%	39	Croatia	\$529,642.36	0.10%
15	Netherlands	\$1,626,795.56	0.31%	40	Denmark	\$479,902.17	0.09%
16	Russian Federation	\$1,575,918.31	0.30%	41	Kuwait	\$431,193.48	0.08%
17	Korea	\$1,539,751.66	0.29%	42	Chile	\$422,664.88	0.08%
18	Italy	\$1,372,370.43	0.26%	43	Ukraine	\$420,674.23	0.08%
19	Japan	\$1,352,920.06	0.26%	44	Poland	\$419,233.29	0.08%
20	Puerto Rico	\$1,332,401.92	0.25%	45	Egypt	\$412,396.21	0.08%
21	France	\$1,292,637.71	0.25%	46	Greece	\$393,388.48	0.07%
22	Spain	\$1,248,771.24	0.24%	47	Aruba	\$393,155.00	0.07%
23	Philippines	\$1,226,776.35	0.23%	48	Argentina	\$373,823.15	0.07%
24	Hong Kong	\$1,169,368.89	0.22%	49	Turks and Caicos	\$371,694.62	0.07%
25	Saudi Arabia	\$998,406.22	0.19%	50	Iran	\$324,270.95	0.06%

*Note: This is the total number of complaints from the top 50 countries. Percentages were rounded to the nearest hundredth and do not add up to precisely 100%. **UAE indicates the United Arab Emirates.

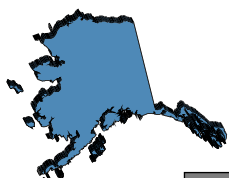
Appendix IV

State by State Statistics*



Alabama

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	45	\$11,505.76	63	\$59,220.60	108	\$70,726.36
20 - 29	319	\$381,642.60	374	\$238,179.75	693	\$619,822.35
30 - 39	333	\$468,486.07	428	\$412,027.46	761	\$880,513.53
40 - 49	349	\$324,374.26	409	\$496,646.69	758	\$821,020.95
50 - 59	337	\$879,889.73	390	\$607,867.35	727	\$1,487,757.08
60 & Over	342	\$400,646.59	270	\$812,561.68	612	\$1,213,208.27
Total	1,725	\$2,466,545.01	1,934	\$2,626,503.53	3,659	\$5,093,048.54
National Rank					21	25



Alaska

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	10	\$2,585.00	4	\$5,871.44	14	\$8,456.44
20 - 29	79	\$47,264.25	64	\$94,548.91	143	\$141,813.16
30 - 39	70	\$525,063.44	77	\$36,977.53	147	\$562,040.97
40 - 49	77	\$28,049.26	92	\$166,886.52	169	\$194,935.78
50 - 59	785	\$377,253.17	103	\$266,257.76	888	\$643,510.93
60 & Over	73	\$32,578.16	108	\$82,267.89	181	\$114,846.05
Total	1,094	\$1,012,793.28	448	\$652,810.05	1,542	\$1,665,603.33
National Rank					35	40



Arizona

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	75	\$22,910.74	85	\$60,453.96	160	\$83,364.70
20 - 29	437	\$380,500.53	481	\$434,317.09	918	\$814,817.62
30 - 39	515	\$596,847.69	555	\$436,224.51	1,070	\$1,033,072.20
40 - 49	548	\$798,876.15	636	\$718,632.60	1,184	\$1,517,508.75
50 - 59	628	\$1,203,750.40	656	\$1,009,954.95	1,284	\$2,213,705.35
60 & Over	867	\$2,749,304.67	507	\$3,072,438.57	1,374	\$5,821,743.24
Total	3,070	\$5,752,190.18	2,920	\$5,732,021.68	5,990	\$11,484,211.86
National Rank					15	11

* **Note:** Complainant counts represent the number of individual complaints received from each state and do not represent the number of individual persons filing a complaint.



Arkansas

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	33	\$12,468.87	31	\$17,166.13	64	\$29,635.00
20 - 29	175	\$168,024.98	189	\$134,579.04	364	\$302,604.02
30 - 39	164	\$212,878.04	207	\$297,923.04	371	\$510,801.08
40 - 49	170	\$570,847.66	223	\$181,819.09	393	\$752,666.75
50 - 59	174	\$1,152,951.42	180	\$211,576.58	354	\$1,364,528.00
60 & Over	235	\$357,081.44	137	\$247,157.63	372	\$604,239.07
Total	951	\$2,474,252.41	967	\$1,090,221.51	1,918	\$3,564,473.92
National Rank					32	31



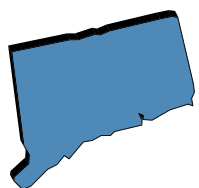
California

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	515	\$461,706.76	457	\$282,479.72	972	\$744,186.48
20 - 29	2,578	\$3,381,510.06	2,907	\$1,991,290.27	5,485	\$5,372,800.33
30 - 39	3,137	\$6,492,948.07	2,816	\$4,614,085.89	5,953	\$11,107,033.96
40 - 49	3,122	\$7,661,328.70	3,255	\$7,759,465.10	6,377	\$15,420,793.80
50 - 59	3,446	\$10,073,514.21	3,598	\$8,313,675.16	7,044	\$18,387,189.37
60 & Over	3,285	\$9,095,181.56	2,664	\$7,992,878.56	5,949	\$17,088,060.12
Total	16,083	\$37,166,189.36	15,697	\$30,953,874.70	31,780	\$68,120,064.06
National Rank					1	1



Colorado

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	71	\$55,266.50	70	\$66,288.98	141	\$121,555.48
20 - 29	436	\$340,852.96	495	\$316,024.71	931	\$656,877.67
30 - 39	527	\$508,818.30	529	\$339,997.26	1,056	\$848,815.56
40 - 49	585	\$953,069.35	610	\$908,390.74	1,195	\$1,861,460.09
50 - 59	613	\$1,273,742.60	614	\$886,003.44	1,227	\$2,159,746.04
60 & Over	575	\$1,208,574.19	428	\$1,501,544.04	1,003	\$2,710,118.23
Total	2,807	\$4,340,323.90	2,746	\$4,018,249.17	5,553	\$8,358,573.07
National Rank					16	16



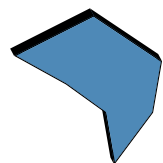
Connecticut

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	45	\$22,917.60	32	\$20,140.04	77	\$43,057.64
20 - 29	219	\$264,822.74	243	\$102,857.08	462	\$367,679.82
30 - 39	225	\$322,933.28	215	\$340,676.25	440	\$663,609.53
40 - 49	263	\$354,167.93	291	\$377,523.01	554	\$731,690.94
50 - 59	290	\$488,057.81	289	\$810,199.17	579	\$1,298,256.98
60 & Over	279	\$399,901.67	183	\$601,925.34	462	\$1,001,827.01
Total	1,321	\$1,852,801.03	1,253	\$2,253,320.89	2,574	\$4,106,121.92
National Rank					28	28



Delaware

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	12	\$36,545.26	9	\$3,116.83	21	\$39,662.09
20 - 29	60	\$50,604.82	52	\$27,077.69	112	\$77,682.51
30 - 39	49	\$153,111.84	67	\$107,026.92	116	\$260,138.76
40 - 49	78	\$117,612.19	78	\$180,339.74	156	\$297,951.93
50 - 59	76	\$35,367.38	85	\$711,729.96	161	\$747,097.34
60 & Over	81	\$221,685.83	73	\$205,202.43	154	\$426,888.26
Total	356	\$614,927.32	364	\$1,234,493.57	720	\$1,849,420.89
National Rank					47	39



District of Columbia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	4	\$1,806.99	10	\$3,058.00	14	\$4,864.99
20 - 29	86	\$49,033.82	93	\$62,997.46	179	\$112,031.28
30 - 39	93	\$83,558.06	93	\$66,905.98	186	\$150,464.04
40 - 49	76	\$97,790.97	66	\$51,433.76	142	\$149,224.73
50 - 59	56	\$86,436.78	67	\$125,700.08	123	\$212,136.86
60 & Over	44	\$89,350.40	45	\$47,406.20	89	\$136,756.60
Total	359	\$407,977.02	374	\$357,501.48	733	\$765,478.50
National Rank					45	48



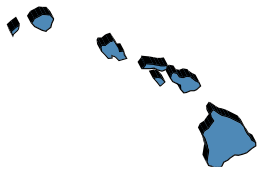
Florida

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	271	\$188,436.93	240	\$221,105.17	511	\$409,542.10
20 - 29	1,318	\$2,185,423.52	1,542	\$1,045,625.84	2,860	\$3,231,049.36
30 - 39	1,570	\$2,742,214.81	1,954	\$2,279,272.09	3,524	\$5,021,486.90
40 - 49	2,103	\$4,886,241.15	2,059	\$3,810,114.01	4,162	\$8,696,355.16
50 - 59	1,914	\$3,650,479.35	2,019	\$3,618,463.95	3,933	\$7,268,943.30
60 & Over	2,385	\$5,361,751.74	1,528	\$4,430,219.65	3,913	\$9,791,971.39
Total	9,561	\$19,014,547.50	9,342	\$15,404,800.71	18,903	\$34,419,348.21
National Rank					2	2



Georgia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	105	\$49,642.46	101	\$47,723.32	206	\$97,365.78
20 - 29	478	\$779,678.81	669	\$427,713.51	1,147	\$1,207,392.32
30 - 39	636	\$1,368,917.77	752	\$740,197.59	1,388	\$2,109,115.36
40 - 49	627	\$1,409,861.59	763	\$1,046,528.49	1,390	\$2,456,390.08
50 - 59	594	\$1,562,879.82	657	\$1,663,883.28	1,251	\$3,226,763.10
60 & Over	440	\$1,381,052.34	353	\$1,672,442.48	793	\$3,053,494.82
Total	2,880	\$6,552,032.79	3,295	\$5,598,488.67	6,175	\$12,150,521.46
National Rank					12	7



Hawaii

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	10	\$1,167.95	10	\$16,021.98	20	\$17,189.93
20 - 29	84	\$56,005.41	79	\$307,173.20	163	\$363,178.61
30 - 39	101	\$51,438.18	86	\$128,501.31	187	\$179,939.49
40 - 49	127	\$183,050.26	103	\$96,789.44	230	\$279,839.70
50 - 59	198	\$598,442.44	117	\$229,574.80	315	\$828,017.24
60 & Over	138	\$304,407.36	82	\$329,067.73	220	\$633,475.09
Total	658	\$1,194,511.60	477	\$1,107,128.46	1,135	\$2,301,640.06
National Rank					40	37



Idaho

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	18	\$5,074.99	11	\$181.08	29	\$5,256.07
20 - 29	109	\$59,179.67	89	\$25,894.65	198	\$85,074.32
30 - 39	93	\$38,528.17	128	\$47,555.32	221	\$86,083.49
40 - 49	115	\$92,928.96	128	\$905,064.19	243	\$997,993.15
50 - 59	128	\$198,215.98	113	\$348,677.21	241	\$546,893.19
60 & Over	136	\$285,485.12	105	\$89,667.13	241	\$375,152.25
Total	599	\$679,412.89	574	\$1,417,039.58	1,173	\$2,096,452.47
National Rank					39	38



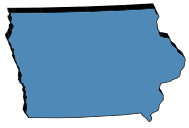
Illinois

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	166	\$91,121.47	91	\$34,924.70	257	\$126,046.17
20 - 29	714	\$553,139.53	801	\$336,609.49	1,515	\$889,749.02
30 - 39	737	\$1,266,640.43	776	\$570,476.19	1,513	\$1,837,116.62
40 - 49	756	\$1,679,939.47	904	\$2,003,044.43	1,660	\$3,682,983.90
50 - 59	828	\$2,053,685.39	1,528	\$3,378,401.39	2,356	\$5,432,086.78
60 & Over	567	\$1,146,330.63	429	\$1,201,794.60	996	\$2,348,125.23
Total	3,768	\$6,790,856.92	4,529	\$7,525,250.80	8,297	\$14,316,107.72
National Rank					7	5



Indiana

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	63	\$64,234.39	51	\$19,842.40	114	\$84,076.79
20 - 29	360	\$221,049.44	444	\$305,789.97	804	\$526,839.41
30 - 39	408	\$557,189.32	499	\$471,397.10	907	\$1,028,586.42
40 - 49	465	\$910,773.28	544	\$813,361.18	1,009	\$1,724,134.46
50 - 59	461	\$936,426.66	500	\$758,430.32	961	\$1,694,856.98
60 & Over	397	\$1,170,062.93	234	\$802,804.02	631	\$1,972,866.95
Total	2,154	\$3,859,736.02	2,272	\$3,171,624.99	4,426	\$7,031,361.01
National Rank					18	20



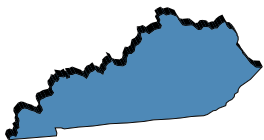
Iowa

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	29	\$11,167.21	22	\$8,603.54	51	\$19,770.75
20 - 29	157	\$129,167.02	160	\$116,365.70	317	\$245,532.72
30 - 39	147	\$180,926.41	215	\$276,952.81	362	\$457,879.22
40 - 49	165	\$373,089.01	205	\$452,016.55	370	\$825,105.56
50 - 59	155	\$433,499.51	211	\$633,684.41	366	\$1,067,183.92
60 & Over	199	\$287,101.93	117	\$386,151.50	316	\$673,253.43
Total	852	\$1,414,951.09	930	\$1,873,774.51	1,782	\$3,288,725.60
National Rank					34	33



Kansas

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	38	\$23,422.24	27	\$6,566.14	65	\$29,988.38
20 - 29	186	\$151,447.30	188	\$148,119.03	374	\$299,566.33
30 - 39	188	\$189,789.90	191	\$65,766.56	379	\$255,556.46
40 - 49	189	\$300,016.23	202	\$571,729.74	391	\$871,745.97
50 - 59	232	\$516,537.59	200	\$324,050.78	432	\$840,588.37
60 & Over	193	\$545,330.90	169	\$527,543.90	362	\$1,072,874.80
Total	1,026	\$1,726,544.16	977	\$1,643,776.15	2,003	\$3,370,320.31
National Rank					31	32



Kentucky

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	38	\$10,943.52	37	\$37,218.87	75	\$48,162.39
20 - 29	234	\$225,894.83	261	\$122,338.50	495	\$348,233.33
30 - 39	255	\$184,552.42	286	\$284,142.67	541	\$468,695.09
40 - 49	235	\$237,004.68	323	\$498,732.46	558	\$735,737.14
50 - 59	238	\$1,874,396.34	280	\$413,928.49	518	\$2,288,324.83
60 & Over	185	\$473,837.14	198	\$376,174.15	383	\$850,011.29
Total	1,185	\$3,006,628.93	1,385	\$1,732,535.14	2,570	\$4,739,164.07
National Rank					29	26



Louisiana

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	50	\$37,494.57	36	\$15,322.13	86	\$52,816.70
20 - 29	236	\$325,248.10	291	\$254,111.35	527	\$579,359.45
30 - 39	238	\$302,742.51	330	\$277,819.57	568	\$580,562.08
40 - 49	218	\$275,685.77	331	\$397,517.74	549	\$673,203.51
50 - 59	252	\$528,697.69	309	\$641,651.79	561	\$1,170,349.48
60 & Over	224	\$536,327.69	216	\$348,389.93	440	\$884,717.62
Total	1,218	\$2,006,196.33	1,513	\$1,934,812.51	2,731	\$3,941,008.84
National Rank					27	29



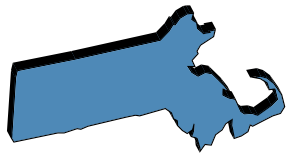
Maine

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	23	\$3,678.92	8	\$1,507.18	31	\$5,186.10
20 - 29	55	\$63,926.78	74	\$27,408.96	129	\$91,335.74
30 - 39	76	\$41,110.49	101	\$117,823.92	177	\$158,934.41
40 - 49	101	\$349,752.25	103	\$56,919.78	204	\$406,672.03
50 - 59	130	\$111,401.47	125	\$160,118.73	255	\$271,520.20
60 & Over	105	\$191,634.23	64	\$88,446.92	169	\$280,081.15
Total	490	\$761,504.14	475	\$452,225.49	965	\$1,213,729.63
National Rank					43	44



Maryland

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	96	\$68,522.41	66	\$33,695.94	162	\$102,218.35
20 - 29	677	\$722,198.22	503	\$725,076.49	1,180	\$1,447,274.71
30 - 39	581	\$1,417,277.48	637	\$666,414.36	1,218	\$2,083,691.84
40 - 49	617	\$1,197,859.47	691	\$637,202.52	1,308	\$1,835,061.99
50 - 59	639	\$1,332,586.62	678	\$1,079,063.22	1,317	\$2,411,649.84
60 & Over	527	\$877,875.13	434	\$1,006,217.93	961	\$1,884,093.06
Total	3,137	\$5,616,319.33	3,009	\$4,147,670.46	6,146	\$9,763,989.79
National Rank					13	14



Massachusetts

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	79	\$36,570.96	65	\$32,690.26	144	\$69,261.22
20 - 29	415	\$307,402.05	427	\$345,515.19	842	\$652,917.24
30 - 39	422	\$790,184.95	385	\$371,026.59	807	\$1,161,211.54
40 - 49	459	\$1,313,649.44	479	\$785,109.86	938	\$2,098,759.30
50 - 59	538	\$1,101,386.37	452	\$783,725.65	990	\$1,885,112.02
60 & Over	393	\$770,558.07	269	\$496,579.90	662	\$1,267,137.97
Total	2,306	\$4,319,751.84	2,077	\$2,814,647.45	4,383	\$7,134,399.29
National Rank					19	18



Michigan

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	133	\$46,057.11	86	\$34,492.35	219	\$80,549.46
20 - 29	535	\$412,171.67	577	\$325,751.66	1,112	\$737,923.33
30 - 39	492	\$464,984.17	620	\$360,146.28	1,112	\$825,130.45
40 - 49	624	\$976,335.14	799	\$1,590,331.01	1,423	\$2,566,666.15
50 - 59	655	\$1,951,312.21	667	\$867,126.55	1,322	\$2,818,438.76
60 & Over	559	\$815,310.11	388	\$939,146.92	947	\$1,754,457.03
Total	2,998	\$4,666,170.41	3,137	\$4,116,994.77	6,135	\$8,783,165.18
National Rank					14	15



Minnesota

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	57	\$15,464.90	37	\$13,883.53	94	\$29,348.43
20 - 29	302	\$175,536.93	270	\$115,491.75	572	\$291,028.68
30 - 39	307	\$479,818.53	321	\$140,262.18	628	\$620,080.71
40 - 49	337	\$741,707.20	347	\$784,545.53	684	\$1,526,252.73
50 - 59	323	\$722,568.05	322	\$335,025.27	645	\$1,057,593.32
60 & Over	296	\$608,941.35	197	\$582,025.74	493	\$1,190,967.09
Total	1,622	\$2,744,036.96	1,494	\$1,971,234.00	3,116	\$4,715,270.96
National Rank					26	27



Mississippi

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	13	\$11,227.00	13	\$7,429.31	26	\$18,656.31
20 - 29	119	\$142,233.93	182	\$96,863.46	301	\$239,097.39
30 - 39	108	\$123,590.86	186	\$202,557.10	294	\$326,147.96
40 - 49	124	\$107,006.91	222	\$172,744.26	346	\$279,751.17
50 - 59	139	\$133,358.37	161	\$205,576.36	300	\$338,934.73
60 & Over	100	\$134,499.07	83	\$239,323.94	183	\$373,823.01
Total	603	\$651,916.14	847	\$924,494.43	1,450	\$1,576,410.57
National Rank					37	41



Missouri

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	54	\$13,127.34	49	\$23,491.19	103	\$36,618.53
20 - 29	334	\$327,846.46	380	\$218,715.71	714	\$546,562.17
30 - 39	330	\$418,665.31	447	\$599,451.85	777	\$1,018,117.16
40 - 49	391	\$956,261.70	464	\$1,259,793.24	855	\$2,216,054.94
50 - 59	443	\$913,353.33	469	\$801,085.02	912	\$1,714,438.35
60 & Over	394	\$871,076.59	256	\$705,633.81	650	\$1,576,710.40
Total	1,946	\$3,500,330.73	2,065	\$3,608,170.82	4,011	\$7,108,501.55
National Rank					20	19



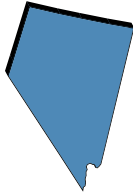
Montana

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	9	\$4,716.64	8	\$7,321.00	17	\$12,037.64
20 - 29	64	\$20,668.30	60	\$59,027.97	124	\$79,696.27
30 - 39	77	\$77,972.58	72	\$62,591.92	149	\$140,564.50
40 - 49	71	\$59,914.32	86	\$91,164.26	157	\$151,078.58
50 - 59	71	\$193,520.00	95	\$105,152.56	166	\$298,672.56
60 & Over	100	\$365,759.38	68	\$32,382.05	168	\$398,141.43
Total	392	\$722,551.22	389	\$357,639.76	781	\$1,080,190.98
National Rank					44	47



Nebraska

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	19	\$6,572.00	18	\$3,118.95	37	\$9,690.95
20 - 29	167	\$54,335.60	90	\$45,916.60	257	\$100,252.20
30 - 39	99	\$82,981.14	116	\$46,075.16	215	\$129,056.30
40 - 49	119	\$305,700.98	126	\$295,505.28	245	\$601,206.26
50 - 59	136	\$158,213.43	86	\$171,810.61	222	\$330,024.04
60 & Over	66	\$109,163.97	59	\$121,099.72	125	\$230,263.69
Total	606	\$716,967.12	495	\$683,526.32	1,101	\$1,400,493.44
National Rank					41	43



Nevada

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	46	\$16,257.65	71	\$68,559.99	117	\$84,817.64
20 - 29	204	\$187,567.88	257	\$225,215.26	461	\$412,783.14
30 - 39	277	\$596,826.82	431	\$1,028,784.51	708	\$1,625,611.33
40 - 49	372	\$811,172.68	401	\$517,472.70	773	\$1,328,645.38
50 - 59	350	\$979,137.12	461	\$1,075,222.24	811	\$2,054,359.36
60 & Over	368	\$857,861.61	317	\$476,585.53	685	\$1,334,447.14
Total	1,617	\$3,448,823.76	1,938	\$3,391,840.23	3,555	\$6,840,663.99
National Rank					23	21



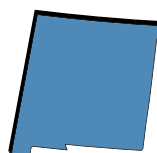
New Hampshire

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	14	\$5,984.00	13	\$19,266.88	27	\$25,250.88
20 - 29	64	\$35,560.14	76	\$41,204.18	140	\$76,764.32
30 - 39	95	\$47,429.90	100	\$45,372.86	195	\$92,802.76
40 - 49	122	\$179,537.78	130	\$164,167.89	252	\$343,705.67
50 - 59	115	\$129,479.56	131	\$276,941.10	246	\$406,420.66
60 & Over	113	\$60,523.84	74	\$93,086.22	187	\$153,610.06
Total	523	\$458,515.22	524	\$640,039.13	1,047	\$1,098,554.35
National Rank					42	46



New Jersey

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	119	\$70,686.10	87	\$46,419.67	206	\$117,105.77
20 - 29	511	\$906,614.09	478	\$449,968.44	989	\$1,356,582.53
30 - 39	591	\$1,614,292.47	548	\$432,896.58	1,139	\$2,047,189.05
40 - 49	636	\$1,685,173.42	727	\$1,924,819.61	1,363	\$3,609,993.03
50 - 59	3,836	\$1,397,014.71	652	\$1,685,019.04	4,488	\$3,082,033.75
60 & Over	533	\$967,921.98	321	\$752,683.97	854	\$1,720,605.95
Total	6,226	\$6,641,702.77	2,813	\$5,291,807.31	9,039	\$11,933,510.08
National Rank					5	9



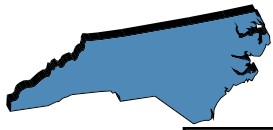
New Mexico

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	22	\$7,469.98	14	\$7,553.95	36	\$15,023.93
20 - 29	127	\$162,765.57	106	\$70,248.16	233	\$233,013.73
30 - 39	111	\$276,155.99	134	\$275,643.07	245	\$551,799.06
40 - 49	133	\$176,433.57	161	\$215,837.90	294	\$392,271.47
50 - 59	146	\$341,800.09	234	\$502,170.44	380	\$843,970.53
60 & Over	196	\$225,018.86	137	\$105,508.39	333	\$330,527.25
Total	735	\$1,189,644.06	786	\$1,176,961.91	1,521	\$2,366,605.97
National Rank					36	36



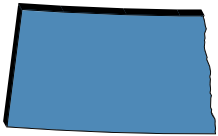
New York

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	301	\$112,047.71	195	\$105,768.76	496	\$217,816.47
20 - 29	1,282	\$1,637,138.18	1,328	\$1,278,590.20	2,610	\$2,915,728.38
30 - 39	1,280	\$2,421,864.99	1,358	\$2,177,386.53	2,638	\$4,599,251.52
40 - 49	1,372	\$3,547,150.13	1,437	\$3,720,936.91	2,809	\$7,268,087.04
50 - 59	1,686	\$3,363,710.98	1,451	\$3,762,977.25	3,137	\$7,126,688.23
60 & Over	1,070	\$4,193,186.93	757	\$1,787,838.30	1,827	\$5,981,025.23
Total	6,991	\$15,275,098.92	6,526	\$12,833,497.95	13,517	\$28,108,596.87
National Rank					4	4



North Carolina

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	99	\$46,065.39	87	\$92,879.38	186	\$138,944.77
20 - 29	508	\$647,348.87	652	\$389,763.60	1,160	\$1,037,112.47
30 - 39	590	\$1,121,119.63	661	\$617,722.58	1,251	\$1,738,842.21
40 - 49	672	\$897,966.48	821	\$1,308,288.02	1,493	\$2,206,254.50
50 - 59	606	\$2,063,850.69	680	\$841,213.12	1,286	\$2,905,063.81
60 & Over	505	\$1,181,764.42	396	\$1,007,285.89	901	\$2,189,050.31
Total	2,980	\$5,958,115.48	3,297	\$4,257,152.59	6,277	\$10,215,268.07
National Rank					11	12



North Dakota

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	7	\$3,604.98	11	\$15,233.70	18	\$18,838.68
20 - 29	44	\$32,002.11	60	\$12,784.90	104	\$44,787.01
30 - 39	44	\$333,619.48	50	\$17,048.25	94	\$350,667.73
40 - 49	41	\$264,066.59	41	\$234,752.66	82	\$498,819.25
50 - 59	45	\$231,483.10	35	\$234,243.75	80	\$465,726.85
60 & Over	28	\$7,699.30	21	\$114,251.89	49	\$121,951.19
Total	209	\$872,475.56	218	\$628,315.15	427	\$1,500,790.71
National Rank					50	42



Ohio

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	107	\$41,700.10	138	\$61,780.58	245	\$103,480.68
20 - 29	550	\$303,823.15	684	\$328,612.34	1,234	\$632,435.49
30 - 39	654	\$988,770.08	802	\$553,109.25	1,456	\$1,541,879.33
40 - 49	695	\$798,809.47	872	\$953,741.15	1,567	\$1,752,550.62
50 - 59	727	\$1,862,651.23	802	\$1,766,926.91	1,529	\$3,629,578.14
60 & Over	781	\$923,423.49	422	\$1,293,565.28	1,203	\$2,216,988.77
Total	3,514	\$4,919,177.52	3,720	\$4,957,735.51	7,234	\$9,876,913.03
National Rank					9	13



Oklahoma

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	33	\$16,569.46	31	\$11,957.82	64	\$28,527.28
20 - 29	165	\$131,200.99	239	\$154,596.34	404	\$285,797.33
30 - 39	189	\$371,058.89	240	\$143,917.20	429	\$514,976.09
40 - 49	237	\$238,605.08	249	\$194,993.01	486	\$433,598.09
50 - 59	283	\$700,682.35	231	\$448,507.94	514	\$1,149,190.29
60 & Over	219	\$1,143,411.33	147	\$242,084.26	366	\$1,385,495.59
Total	1,126	\$2,601,528.10	1,137	\$1,196,056.57	2,263	\$3,797,584.67
National Rank					30	30



Oregon

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	41	\$22,377.57	48	\$22,927.82	89	\$45,305.39
20 - 29	229	\$106,237.26	275	\$119,462.83	504	\$225,700.09
30 - 39	285	\$322,300.80	311	\$307,099.47	596	\$629,400.27
40 - 49	322	\$570,266.23	374	\$650,844.52	696	\$1,221,110.75
50 - 59	378	\$1,084,503.30	421	\$404,636.27	799	\$1,489,139.57
60 & Over	405	\$835,704.58	324	\$1,720,004.45	729	\$2,555,709.03
Total	1,660	\$2,941,389.74	1,753	\$3,224,975.36	3,413	\$6,166,365.10
National Rank					24	23



Pennsylvania

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	139	\$88,510.96	119	\$45,151.22	258	\$133,662.18
20 - 29	764	\$584,058.42	766	\$493,525.84	1,530	\$1,077,584.26
30 - 39	874	\$1,164,792.76	968	\$1,061,992.89	1,842	\$2,226,785.65
40 - 49	877	\$1,193,947.76	1,016	\$1,430,630.85	1,893	\$2,624,578.61
50 - 59	945	\$2,260,248.50	994	\$2,386,943.57	1,939	\$4,647,192.07
60 & Over	749	\$1,547,404.14	552	\$2,044,046.36	1,301	\$3,591,450.50
Total	4,348	\$6,838,962.54	4,415	\$7,462,290.73	8,763	\$14,301,253.27
National Rank					6	6



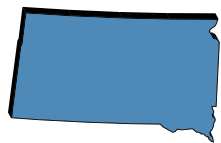
Rhode Island

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	23	\$7,000.70	5	\$441.90	28	\$7,442.60
20 - 29	76	\$151,786.07	56	\$20,950.37	132	\$172,736.44
30 - 39	73	\$18,309.42	61	\$31,130.69	134	\$49,440.11
40 - 49	70	\$42,926.21	102	\$257,903.56	172	\$300,829.77
50 - 59	67	\$270,812.11	81	\$164,686.29	148	\$435,498.40
60 & Over	65	\$44,406.70	52	\$162,717.58	117	\$207,124.28
Total	374	\$535,241.21	357	\$637,830.39	731	\$1,173,071.60
National Rank					46	45



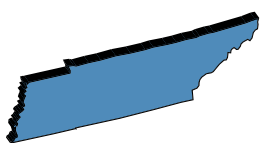
South Carolina

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	45	\$17,861.67	38	\$21,790.41	83	\$39,652.08
20 - 29	221	\$236,701.47	325	\$187,523.76	546	\$424,225.23
30 - 39	251	\$334,732.73	451	\$189,661.40	702	\$524,394.13
40 - 49	342	\$416,129.44	353	\$663,163.50	695	\$1,079,292.94
50 - 59	374	\$1,108,665.25	373	\$730,396.90	747	\$1,839,062.15
60 & Over	347	\$1,181,133.81	213	\$546,142.70	560	\$1,727,276.51
Total	1,580	\$3,295,224.37	1,753	\$2,338,678.67	3,333	\$5,633,903.04
National Rank					25	24



South Dakota

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	9	\$7,071.00	5	\$2,680.00	14	\$9,751.00
20 - 29	57	\$42,845.21	31	\$8,030.97	88	\$50,876.18
30 - 39	28	\$17,403.98	42	\$27,303.25	70	\$44,707.23
40 - 49	39	\$64,167.93	43	\$15,438.03	82	\$79,605.96
50 - 59	46	\$177,030.54	38	\$41,930.88	84	\$218,961.42
60 & Over	39	\$142,154.30	17	\$46,734.22	56	\$188,888.52
Total	218	\$450,672.96	176	\$142,117.35	394	\$592,790.31
National Rank					51	50



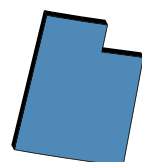
Tennessee

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	61	\$32,991.88	85	\$33,231.25	146	\$66,223.13
20 - 29	377	\$360,195.54	419	\$449,224.35	796	\$809,419.89
30 - 39	415	\$754,739.69	502	\$804,392.06	917	\$1,559,131.75
40 - 49	444	\$484,488.90	616	\$690,480.47	1,060	\$1,174,969.37
50 - 59	442	\$860,521.10	649	\$1,090,172.89	1,091	\$1,950,693.99
60 & Over	405	\$847,718.08	312	\$919,804.78	717	\$1,767,522.86
Total	2,144	\$3,340,655.19	2,583	\$3,987,305.80	4,727	\$7,327,960.99
National Rank					17	17



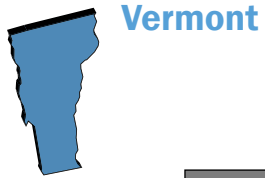
Texas

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	284	\$146,140.53	234	\$175,653.36	518	\$321,793.89
20 - 29	1,395	\$1,358,201.73	1,698	\$1,077,641.35	3,093	\$2,435,843.08
30 - 39	1,703	\$3,160,996.13	1,849	\$2,744,378.86	3,552	\$5,905,374.99
40 - 49	1,740	\$3,763,152.41	1,978	\$3,479,689.46	3,718	\$7,242,841.87
50 - 59	1,684	\$3,680,005.48	2,010	\$4,394,153.07	3,694	\$8,074,158.55
60 & Over	1,522	\$3,219,627.18	1,022	\$3,245,852.65	2,544	\$6,465,479.83
Total	8,328	\$15,328,123.46	8,791	\$15,117,368.75	17,119	\$30,445,492.21
National Rank					3	3



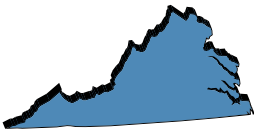
Utah

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	37	\$14,926.96	31	\$10,972.89	68	\$25,899.85
20 - 29	228	\$484,440.16	181	\$156,826.98	409	\$641,267.14
30 - 39	210	\$496,990.83	218	\$234,448.16	428	\$731,438.99
40 - 49	190	\$287,056.65	175	\$458,050.31	365	\$745,106.96
50 - 59	181	\$324,450.28	145	\$212,830.98	326	\$537,281.26
60 & Over	173	\$225,526.98	99	\$100,059.09	272	\$325,586.07
Total	1,019	\$1,833,391.86	849	\$1,173,188.41	1,868	\$3,006,580.27
National Rank					33	34



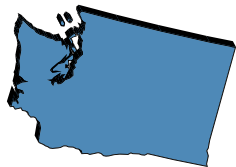
Vermont

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	11	\$5,439.62	10	\$2,052.10	21	\$7,491.72
20 - 29	38	\$22,794.35	37	\$14,352.05	75	\$37,146.40
30 - 39	42	\$30,620.88	42	\$67,260.12	84	\$97,881.00
40 - 49	54	\$9,986.82	47	\$37,524.89	101	\$47,511.71
50 - 59	52	\$43,073.78	55	\$137,582.00	107	\$180,655.78
60 & Over	47	\$62,421.85	29	\$130,159.41	76	\$192,581.26
Total	244	\$174,337.30	220	\$388,930.57	464	\$563,267.87
National Rank					48	51



Virginia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	123	\$59,399.18	107	\$48,623.33	230	\$108,022.51
20 - 29	571	\$572,012.52	1,119	\$614,638.17	1,690	\$1,186,650.69
30 - 39	684	\$553,957.55	805	\$701,707.31	1,489	\$1,255,664.86
40 - 49	781	\$1,471,279.99	887	\$1,544,792.78	1,668	\$3,016,072.77
50 - 59	694	\$1,228,802.73	799	\$1,893,124.40	1,493	\$3,121,927.13
60 & Over	742	\$1,569,478.76	500	\$1,853,267.51	1,242	\$3,422,746.27
Total	3,595	\$5,454,930.73	4,217	\$6,656,153.50	7,812	\$12,111,084.23
National Rank					8	8



Washington

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	111	\$47,517.35	75	\$38,524.23	186	\$86,041.58
20 - 29	493	\$501,023.86	461	\$388,307.06	954	\$889,330.92
30 - 39	584	\$640,557.67	591	\$487,569.71	1,175	\$1,128,127.38
40 - 49	795	\$890,018.05	720	\$1,330,892.48	1,515	\$2,220,910.53
50 - 59	693	\$1,386,839.86	742	\$2,241,266.99	1,435	\$3,628,106.85
60 & Over	705	\$2,021,630.29	464	\$1,541,714.64	1,169	\$3,563,344.93
Total	3,381	\$5,487,587.08	3,053	\$6,028,275.11	6,434	\$11,515,862.19
National Rank					10	10



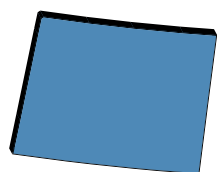
West Virginia

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	19	\$18,226.95	21	\$12,190.65	40	\$30,417.60
20 - 29	84	\$35,856.75	151	\$73,850.45	235	\$109,707.20
30 - 39	111	\$110,840.31	133	\$77,454.97	244	\$188,295.28
40 - 49	105	\$150,473.25	174	\$725,830.81	279	\$876,304.06
50 - 59	122	\$502,881.36	157	\$753,903.50	279	\$1,256,784.86
60 & Over	90	\$88,217.97	88	\$118,770.92	178	\$206,988.89
Total	531	\$906,496.59	724	\$1,762,001.30	1,255	\$2,668,497.89
National Rank					38	35



Wisconsin

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	68	\$27,214.35	58	\$19,282.59	126	\$46,496.94
20 - 29	292	\$295,805.36	329	\$241,320.37	621	\$537,125.73
30 - 39	316	\$395,704.44	379	\$238,859.62	695	\$634,564.06
40 - 49	335	\$516,295.03	480	\$813,376.16	815	\$1,329,671.19
50 - 59	391	\$1,408,422.37	401	\$1,109,762.06	792	\$2,518,184.43
60 & Over	314	\$715,556.50	230	\$465,887.33	544	\$1,181,443.83
Total	1,716	\$3,358,998.05	1,877	\$2,888,488.13	3,593	\$6,247,486.18
National Rank					22	22



Wyoming

Age Range	Male		Female		Total Complaints	Total Loss
	Complaints	Loss	Complaints	Loss		
Under 20	6	\$1,635.85	3	\$1,140.00	9	\$2,775.85
20 - 29	46	\$27,452.89	45	\$27,000.30	91	\$54,453.19
30 - 39	34	\$106,287.69	40	\$29,951.78	74	\$136,239.47
40 - 49	39	\$15,077.00	56	\$28,591.94	95	\$43,668.94
50 - 59	51	\$157,025.28	60	\$32,441.44	111	\$189,466.72
60 & Over	51	\$159,011.04	30	\$27,599.74	81	\$186,610.78
Total	227	\$466,489.75	234	\$146,725.20	461	\$613,214.95
National Rank					49	49

