

CHOICEPOINT INC  
Form 8-K  
January 30, 2006

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 8-K  
CURRENT REPORT  
Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934  
Date of Report (Date of Earliest Event Reported): January 30, 2006  
ChoicePoint Inc.  
(Exact name of registrant as specified in its charter)**

**Georgia**  
(State of Incorporation)

**001-13069**  
Commission File Number

**58-2309650**  
(IRS employer identification no.)

**1000 Alderman Drive**  
**Alpharetta, Georgia**  
(Address of principal executive offices)

**30005**  
(Zip code)

Registrant's telephone number, including area code: **(770) 752-6000**

**Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 8.01. Other Events.**

ChoicePoint Inc. (the Company ) has entered into a settlement with the Federal Trade Commission (the FTC ) regarding its investigation into the Company s compliance with federal laws governing consumer information security and related issues, including the fraudulent data access which occurred last year.

The terms of the settlement call for a civil penalty of \$10 million, the establishment of a \$5 million fund to be administered by the FTC for consumer redress initiatives, completion of certain one-time and on-going customer credentialing activities such as additional site visits, and undertaking additional obligations relating to information security. The settlement also requires ChoicePoint to obtain, every two years for the next 20 years, an assessment from a qualified, independent, third-party professional to ensure that its information security program meets the standards of the order.

As part of this settlement, ChoicePoint does not admit to the truth of, or liability for, any of the matters alleged by the FTC.

As reported in the Company s press release dated January 26, 2006, the Company has recorded a pre-tax charge of \$8.0 million (\$8.8 million net of taxes) in the fourth quarter of 2005 that reflects the net impact of this settlement.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: January 30, 2006

CHOICEPOINT INC. (Registrant)

By: /s/ David E. Trine  
David E. Trine  
Chief Financial Officer (Principal  
Financial Officer)

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