



## ID Resolution's **WRAP™** Identity Fraud Protection Program

June 2016

## Wholesale Identity Repair and Protection WRAP™

In a world of relentless attack on our personal information, ID Resolution's WRAP™ service provides "one stop" comprehensive support in the event of identity theft and fraud.

So who are typical purchasers of the WRAP™? Employee Benefit Companies, Affinity Groups, Unions, Trade Associations, Insurance Companies, Educational Institutions, Medical Groups.....the list goes on. In fact, any large group in any industry sector that is looking to embed a very affordable Identity Theft service within their offering.

ID Resolution provides every victim or suspected victim unlimited access to an assigned fraud specialist who will facilitate the resolution of virtually any identity-related problem.

This service offers assistance to those individuals who have had their personal information fraudulently used by identity thieves. Experienced fraud resolution specialists can help resolve financial identity theft, criminal identity theft, and medical identity theft. Members who are victimized by identity fraud will interact with one fraud specialist who knows the details of the case and who manages the case from beginning through final resolution.

The Fraud Specialist works with all creditors, agencies, law enforcement, professional associations, credit reporting agencies and collection companies. The Fraud Specialist also works with the victim when necessary, to place fraud alerts, credit freezes and suppressions with the three credit bureaus.

ID Resolution has developed a suite of services starting with fraud resolution to provide truly integrated identity management. Services include:

### Fraud Resolution

- Dedicated fraud specialists with extensive experience in fraud investigation and resolution work on behalf of the customer to resolve an identity fraud issue
- Fraud alerts and credit file freezes when appropriate
- Extensive suite of monitoring products are provided to the victim where appropriate at no additional charge to either the customer or the business
  - Triple bureau credit report for the identity theft victim
  - Triple bureau credit monitoring (12 months) for the victim
  - Cyber Monitoring of PII including Social Security Number, Credit Cards, Bank Accounts, Medical ID, Drivers License etc
- **Catastrophe Personal Document Replacement Assistance** - An advocate will assist in replacing sensitive personal identity documents, financial records, legal documents and other critical records following a disaster while the victim focuses on rebuilding their homes and lives.
- **Relocation of Residence** - An advocate can provide guidance on change-of-address notifications, mail forwarding or bundling, guidance on securing sensitive information during the move, replacement of lost documents, and an Identity Wellness Checkup after the move.
- **Identity Travel Response** - An advocate will work with governmental agencies to help the traveler get lost documents reissued on an expedited basis, work with airlines and hotels to replace lost tickets, interact with local law enforcement, and assist in getting credit cards protected and replaced.
- **Estate Services** - An advocate will assist the surviving spouse/executor in reviewing the deceased credit and financial files, looking for benefits associated with credit cards, making the appropriate notifications to appropriate institutions, assisting with obtaining important documents such as military records, birth certificates, marriage records and death certificates, and resolving any fraud issues uncovered.

- **Infant and Minor Identity Risk Mitigation** – An advocate works to review your child’s information, resolve any instances of fraud, and suppress your child’s credit files, when available, until the age of majority.
- **Deployed Military Personnel Identity Risk Mitigation** - An advocate can work with family members to review credit and personal information, add a protective Active Duty Military Alert on credit files, and remove names from pre-approved credit offers and personalized marketing for two years.
- **Marriage and Divorce Identity Risk Mitigation** – An advocate can provide tips on securing credit and financial information while planning a ceremony, assistance with marriage license requirements, documentation for name-change requirements, considerations for life partners, and an Identity Wellness Checkup before marriage or after a divorce.
- **Medical Identity Theft Assistance** – An advocate can work to resolve instances of medical insurance fraud, malicious medical information, denial of benefits due to fraud, and harassment from collection agencies due to medical identity fraud.

## The ID Resolution Identity Management Value Proposition

Our value proposition is factored around four key tenets:

- **High touch customer service**
  - **Aggregated Pricing Model to the wholesale market only**
  - **Actuarial approach to usage**
  - **Price**
- **Price! WRAP™ \$x per person per annum**

We base our whole approach around customer service. Whilst some competitors offer “kit type” identity theft resolution, we offer unlimited access to a personal fraud advocate who will handle a case from start to finish and thus develop victim empathy and identify your brand with a quality product.

We do NOT offer our service on a retail basis. By providing our services to large numbers within various groups, associations, benefit providers, insurance companies etc we can get to a bulk pricing model that allows us to keep the costs very modest with NO diminution of quality of service. WRAP™ is priced at \$x per member/policy holder per annum.

Because not every individual that has access to the service will need to use it, we can take an actuarial approach to expected usage rates, again allowing us to further reduce the cost of the product. This would not be possible in a retail environment where client acquisition costs are high.

We are an established company within our business sector, with a high quality client list including amongst others; Careington International, ACE Insurance, Secura, Franklin Mutual, HII, NBBi, Axis, Cleveland Clinic and One Beacon.

Our very competitive pricing means that our clients can embed our service as a value added component of their offering at a cost to them, mark it up and gain additional profitability by creating an enhanced offering or offer it as a stand alone product, again at a mark up. We believe our offering is compelling value and would welcome the opportunity to discuss it in greater detail.

All of the services and information contained herein, including pricing, is subject to a signed contract between the parties within 60 days.

**No Warranty of Resolution:** The Services are provided on an “as is” and “as available” basis. IDR expressly disclaims all warranties of any kind, whether express or implied, including but not limited to implied warranties of merchantability and fitness for a particular purpose. IDR makes no warranty that (i) past identity fraud will be resolved in whole or in part; (ii) that future identity fraud will be prevented; (iii) that the Services will meet requirements of the Customer; (iv) that the Services will be uninterrupted, timely or error-free; or (v) that the quality of Products, Services, Information and/or other material purchased or obtained by a Customer through the Services or via IDR will meet all expectations of the Customer