### The industry leader in employee identity protection

Benefits that help you thrive



## Agenda

Identity theftAbout Allstate Identity ProtectionAllstate Identity Protection coveragePortal walkthroughQ&A

With data breaches on the rise since 2019 and nearly 40 million reported records exposed so far, the problem isn't going away.

Banking/Credit/Financial sectors 316,403 records exposed

Business sector 3,793,402 records exposed

Education sector 1,459,961 records exposed

Government/Military sectors 3,426,313 records exposed

Medical/Healthcare sectors **30,843,711 records exposed** 

### **Identity theft is:**

- Financial accounts opened in your name
- Credit cards opened in your name
- Medical care provided in your name
- Someone arrested provides your personal information
- Someone uses your Social Security number to file for government services
- Someone files taxes in your name
- Someone creates a new identity by combining your information with someone else's (synthetic fraud)

### **Identity theft is not:**

- Fraudulent credit or debit card transactions
- Public information online
- Your personal account(s) being sent to collections for lack of payment
- Scams (phone, email, etc.)
- Hacked electronics or theft
- Hacked email



\*Note: if a victim gives out PII in a scam, or through a hack, this could become identity theft if acted upon

### **Dark web activity**

A hub for illicit activity, the dark web is part of the internet that is intentionally hidden from search engines. It's often password-protected and accessible by tools that anonymize users, making it a breeding ground for black markets and hacker exchanges.

# 96%

of the internet is not accessible by search engines like Google

### **Dark web activity**



\$110

Cost of a credit card number and account information \$1,000 Cost of a person's full medical record

Sources: 2019 Identity Fraud Study, Javelin Strategy & Research; Credit Union Times, "Data Breaches Plague 2019," July 2019; SANS Institute, "Under the Ocean of the Internet: The Deep Web," 2016; CBS News, "Hackers are stealing millions of medical records – and selling them on the dark web," February, 2019

# We're your dedicated team

Founded in 2008

The **industry leader** in employee identity protection

A+ rating with the Better Business Bureau

We're focused on keeping your personal information **secure** 



### 100%

Post-remediation satisfaction

### 0.5%

Identity theft incidence rate among our members, as opposed to a 5.1% national average

### **World-class security**

### Security is our top priority and a part of everything we do.



#### Seriously secure SSAE18 SOC 1 and SOC 2 Type 2 accredited, updated annually



#### **Relentlessly Reliable**

Perfect track record with zero security incidents, and 99.99% site uptime



#### **Two-factor authentication**

For even stronger protection and peace of mind

### Top ways you can protect yourself



Enable two-factor authentication on important accounts like bank accounts and email accounts



Stay on top of accounts you don't use often, like 401(k)s, HSAs, IRAs, etc. Add the login information to your password manager



Update your home wifi router firmware, and create a new password if you use the factory default or if it's a password you use elsewhere



Get a VPN for all your devices



Get a password manager like LastPass

### Your Allstate Identity Protection Pro Plus coverage

#### Advanced tools



- Allstate Digital Footprint
- Sex offender alerting
- Enhanced social monitoring
- Social account takeover ٠
- Reduce junk mail & telemarketing
- Child eliaibility
- IP monitoring ٠
- Deceased family member coverage ٠
- Identity theft remediation ٠
- Enhanced mobile app ٠
- Lost wallet protection and surveillance ٠
- Identity theft insurance ٠
- HSA & 401(k) reimbursement ٠
- Stolen funds reimbursement ٠
- Tax fraud refund advance ٠

#### **Identity and financial**



- Proactive identity monitoring ٠
- Credit applications ٠
- Non-credit applications and ۰ mortgage/auto loans
- Utilities, public records, and address change verification
- ٠ Dark web monitoring
- Payday loans and peer-to-peer ٠ lendina
- Compromised credential monitoring ٠
- High-risk transaction alerts ٠
- Digital identity report ٠
- Catches synthetic identity fraud ٠
- Data breach alerts •

#### Credit monitoring

- Tri-bureau credit monitoring
- Fraud alerts or freeze on credits
- ٠
- Instant inquiry monitoring & alerts ۰
- ٠
- Expanded data sources monitoring and proactive alerts
- Auto-on credit monitoring
- Unlimited single bureau scores and ٠ reports
- In-portal credit disputes
- Credit freeze assistance
- Annual tri-bureau report & score
- Credit lock (adult & minors) ٠

#### **Customer care**



- Customer Care available 24/7/365 •
- Training: CITRMS/CCRR/IA remediation certifications
- Educational webinar trainings
- 100% in-house remediation
- Dedicated case manager
- Limited Power of Attorney
- Accepts pre-existing ID theft, offers online identity restoration

- Online annual credit report
- Monthly credit score tracker
- Threshold monitoring & alerts
- ٠

### Allstate Identity Protection Pro Plus

#### Automatically enabled, once you sign up:

- Credit monitoring
- Dark web monitoring (your name, date of birth, address and Social Security number)
- High-risk transaction alerts (your name, date of birth, address and Social Security number)

#### **Enable later:**

- Dark web monitoring (IP address, driver's license, etc.)
- Financial threshold monitoring (add your financial accounts
- Social media monitoring (link your accounts)

### Don't just protect yourself, **protect your family**.

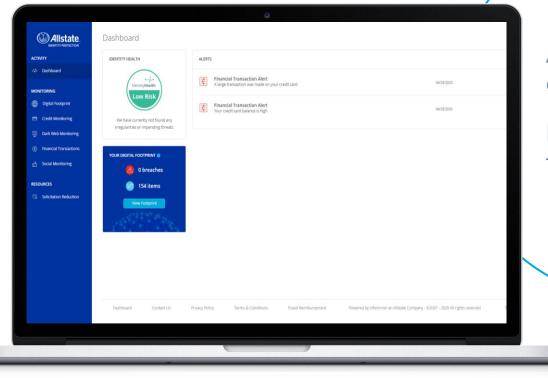
Opting for a family plan allows you to not only protect yourself, it also provides coverage for everyone under your roof or your wallet. Our generous family coverage includes kids, parents, inlaws, and other dependents living in your home. If they are dependent on you financially or live under your roof, they're covered. Consider choosing our family plan to get more coverage for a great rate.

#### **The login process**

	٥			
	Welcome			
	Please log in to access your Allstate Identif	y Protection account.		
	Username			
	Username			
	Password	Show		
	Password			
	Log In			
	Forgot your username? Fi	orgot your password?		
	Need to validate your account? S	tart here		
	By logging in to your account you are agree			
	Conditions and Privacy Po	licy		
	Questions? (855) 821-233			
Contact Lis Privacy Policy	Questions? (859) 821-233 Terms & Conditions Fraud Reimbursement Power		E2007 - 2019 All rights reserved	
Contact Os Privacy Policy	renning realizations read realization realizat	co sy anavinor analisiate company -	arcon and mights reserved	
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Why **two-factor authentication?** It helps us keep your accounts more **secure**.

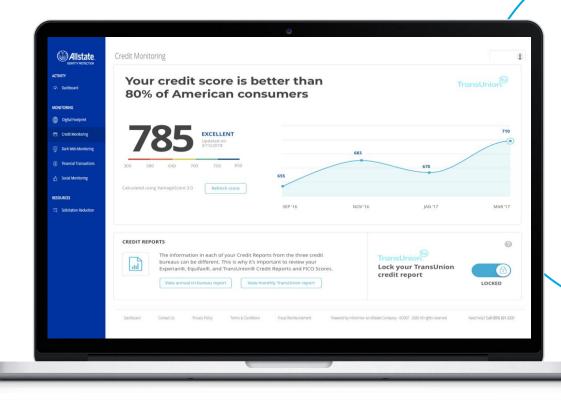
#### **Portal dashboard**



Alerts sent via email or text message

Log in or use our **app** to address alerts

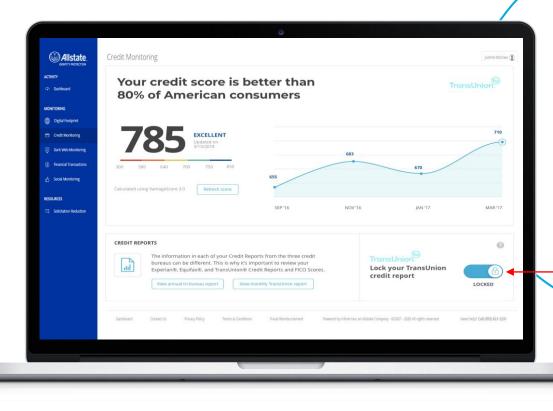
#### **Credit monitoring**



Allstate Identity Protection **Pro Plus** Credit Monitoring includes:

- Credit score
- Credit report
- Notifications when we detect credit activity

#### **Enabling credit lock**



After verifying your identity, you will be able to lock your TransUnion credit report **with the click of a button**, limiting access of third parties and keeping you more **secure**.

#### **Dark web monitoring**

	0
	Dark Web Monitoring
ACTIVITY	Help us protect, your private accounts and credentials and get notified of potential exposure on the Dark Web.
<ul> <li>Dashboard</li> </ul>	(b) Add new item
MONITORING	Digital Credentials
Digital Footprint	EMAILADDRESSES
📼 Credit Monitoring	
Dark Web Monitoring	gmail
③ Financial Transactions	WEB LOGINS
🖞 Social Monitoring	facebook.com
RESOURCES	
Solicitation Reduction	
	Lost Wallet Protection
	If you have lost your wallet and need help replacing its contents call us at (855) 821-2331 and one of our Privacy Advocates will assist you.
	CREDIT/DEBIT CARDS
	arres
	anes
	DRIVERS LICENSE
	Driver's License

Enter information for credentials like email addresses, driver's licenses, credit cards, passports, and other **sensitive information**.

If you lose your wallet, the stored information within the Lost Wallet Protection section allows us to **help you replace** the lost contents.

#### **Financial transactions**

	Financial Transactions  Addrew assure	Justine McGraw
Accentional Accentional Accentional Accentional Constitutional Constitutional Constitutional Constitution Co	RNNACCHALCCOURTS       TAMARCHICALLE         Add the financial accounts you would like Altistate identity Protection to monitor.       Set the announts and Max Credit Linking         Image: Comparison of the Altistate identity Protection to monitor.       Comparison of the Altistate identity Protection to monitor.         Image: Comparison of the Altistate identity Protection to monitor.       Comparison of the Altistate identity Protection to monitor.         Image: Comparison of the Altistate identity Protection to monitor.       Comparison of the Altistate identity Protection to monitor.         Receive alerts for cash withdrawals, balance transfers and large purchases from your bank accounts to help detect fraudulent activity.       Comparison of the Altistate identity.         Mit rev account       Comparison of the Altistate identity Protection to monitor.         Mit rev account       Comparison of the Altistate identity.         Comparison of the Altistate identity identity.       Comparison of the Altistate identity.         Comparison of the Altistate iden	Here Aldzans Identity Protection should notify you.
	Dashbaard Contact Us Privacy Policy Terms & Conditions Fraud Reinbursement Powered by Info/ermor an Albate Company-62007 - 2020	All rights reserved Need help? Call (855) 821-2331

- Add financial account information for accounts you would like **monitored**
- Default **thresholds** automatically appear
- Adjust your thresholds with the dropdowns

#### **Digital exposure report**

	Digital Exposure	0	James Mitchell
ACTIVITY C Destributed MONITORING Digital Footprint	DIGITAL EXPOSURE REPORT  James M Mitchell  46 years old - Scottsdale, Arizona		Good news, we found only an average amound of your information (or data associated with you) during a deep Internet search. What can I do to help limit my digita
Credit Monitoring Credit Web Monitoring	Names	James Mitchell, Jamie Mitchell	exposure? Consider strengthening social media privacy settings and opting out of onli data brokers, like Intelius and People
G Financial Transactions	Career	VP Operations at Alcon Pharmacueticals	Finder, to increase your privacy.
C Social Monitoring	😂 Education	BA, Economics, Arizona State University (1994-1998)	
RESOURCES	O Locations	E. San Remo Ave, Gilbert, AZ N. 124th St, Scottsdale, AZ	
	🖂 Email Addresses	jmitchell@yahoo.com james.mitchell@alcor.com	
	Online Acounts	James Mitchell, james.mitchell1, Phoenix, Arizona farebook.com/peoplek/7/5583737 IP Personal Web Profile - Facebook	
		James Mitchell, VP of Operations at Alcon Indedit com/people/jameantchel/5847 in Personal Web Profile - Facebook	

### Generates information from:

- The searchable internet, i.e. what shows up in Google, Bing, etc.
- Public records
- Social media sites
- Employment sites like CareerBuilder

#### **Allstate Digital Footprint**<sup>™</sup>

Creation         ACTIVITY         Image: Creation for the comparison         <	Digital Footprint 12 geordi@gmail.com V Lass scanned 10/8/2019 Scan Again Show List View	Jamie Mitchell
	We found <b>125</b> ite 3 items need your attention	

All the incredible things we can do online require something — **data**. A digital footprint is a collection of all the accounts a person has opened, and data they've left behind that might expose them to risk. The Allstate Digital Footprint<sup>™</sup> offers a simple way for you to **see and secure your information**.

#### **Social media monitoring**

ACTIVITY	Social reputation monitoring offers actionable alerts when we see potentially racist, derogatory, vulgar, or inappropriate comments within your social media posts.	
<ul> <li>Deshboard</li> </ul>		
MONITORING	CONNECT SOCIAL MEDIA ACCOUNTS It's recommended that you logout of all your social media accounts before enabling social monitoring.	
Digital Footprint		
📼 Credit Monitoring	Facebook	Conne
Dark Web Monitoring		
<ol> <li>Financial Transactions</li> </ol>	Instagram     Justier McGraw     Actively Monitoring	Disconne
🖞 Social Monitoring	Y Tuitter	Conv
SOURCES		
Solicitation Reduction	tin Uskedn	Conv
	Dashboard Contact Us Phriacy Policy Terms & Conditions Fraud Rembursement Powered by InfoArmor an Allstate Company - 62007 - 2020 All r	ights reserved Need help? Call (855) 821

Great feature for families with children who use social media.

We look for alcohol references, reputational damage, bigotry, bullying, sexually explicit content, violent language, predator grooming language, threats, and more.

### Full service remediation

#### Training

- CITRMS (Certified Identity Theft Risk Management Specialist)
- Industry best practices in identity remediation
- Security protocols

#### **Case Management**

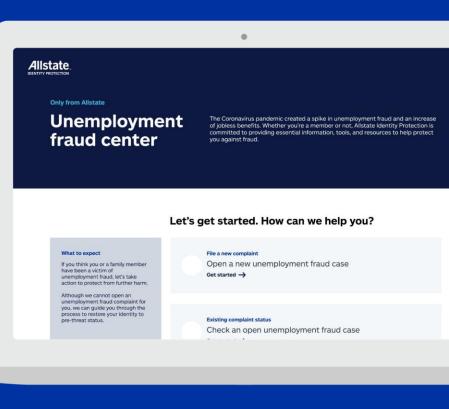
- In-house InfoArmor employees
- Accept all pre-existing conditions
- Limited Power of Attorney
- Dedicated Privacy Advocate
- Persistent creditor and merchant follow-up
- Alerts via email, text, and phone

# **NEW** unemployment fraud center

#### Q3 2021

Our online unemployment fraud center ensures victims have the clarity, support, and information they need for quicker resolution. It includes:

- Guided process to file a new complaint
- Easier way to alert employers and government agencies
- Additional information to help educate and bring peace of mind



#### **NEW to Pro+**

#### Enhanced coverage members will love





#### Senior family coverage Jan 1, 2022

"Under roof, under wallet," and now also parents, grandparents, and in-laws 65+ — regardless of where they live



#### Additional expense reimbursement Jan 1, 2022

Coverage now extends to:

- Home title theft fraud reimbursement<sup>†</sup>
- Professional fraud reimbursement<sup>†</sup>
- Deceased family member fraud reimbursement<sup>†</sup>
- Stolen wallet emergency cash reimbursement, up to \$500
- Unemployment fraud expense reimbursement

†Identity theft insurance covering expense and stolen funds reimbursement is underwritten by Assurant. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Ransom payments are not reimbursed.



# **Allstate** MINITY PROTECTION