



## **Identity Theft Restoration Program**

GemCap Equity Management, Inc. is proud to partner with the nations premier discount Legal, Tax, and Financial protection program provider, Legal Club of America®. Now this premier program has been enhanced with an Identity Theft Restoration program to provide you and your clients with the most comprehensive legal, tax, and financial protection service of it's kind. The following is a comprehensive guide to the Identity Theft restoration program.

### **PRODUCT FEATURES AND BENEFITS**

Our Identity Theft Restoration Administrator's core business competency is identity theft victim recovery. They pride themselves on advocating on a victim's behalf. By "advocating" we mean performing all functions of the recovery process, within the bounds of the law, on behalf of the victim. The majority of recovery services claim that they have "beginning to end" service, but in actuality the victim is doing the majority of the work and the company is merely providing advice. Our commitment to our victims is to make the recovery process as painless as possible by providing a single point of contact that manages every detail of the recovery process.

Identity Theft is the fastest growing crime in America, claiming 9.9 million victims in 2002 and costing an average of \$1,180 per individual victim. In a matter of seconds, personal information such as a social security number, a credit card number and/or an address can be stolen; leaving individuals to unravel the financial mess created by an identity thief.

Legal Club members will have 24/7 access to Identity Theft Restoration Advocates who will provide them with comprehensive, personalized recovery services.

If an LCA member becomes a victim of identity theft, the plan administrator assigns a Recovery Advocate to manage the case and activate the members of our Recovery Team (fraud investigators, legal counsel, and other experts) needed to help with the recovery process from beginning to end. This includes gathering the facts for a Damage Assessment and creating a customized Recovery Plan. The Recovery Plan outlines the actions the member and Recovery Team will need to take to complete the recovery process.



#### Examples of recovery services

- Provide Customer with personalized damage assessment and recovery plan. Set goals for recovery process
- Notify the three major credit bureaus of fraud, place fraud alerts, and request complimentary credit reports
- Review the Customer's credit files with the Customer to determine the accuracy of the file and potential areas of fraud
- Notify the Customer's affected creditors, financial institutions, and utility providers of the identity theft (available on an hourly rate basis)
- Provide assistance with filing a Police Report/locating office
- Collect information regarding misuse of the Customer's accounts - to be shared with law enforcement
- Create and maintain a case file to document the identity fraud
- When appropriate, provide assistance with obtaining and reviewing the Customer's Social Security Personal Earnings and Benefits Statement
- Provide information to the FTC, and to other government agencies as appropriate
- Assist the victim to restore the victim's credit file to pre-theft state

#### **Insurance Coverage**

Each member will also receive up to \$25,000 worth of insurance coverage provided by AISLIC, a division of AIG. This coverage will help offset some of the cost of restoring your identity to its original status including:

- ❖ Lost wages
- ❖ Re-filing of loans
- ❖ Defense cost for certain civil law suits, and
- ❖ Reimbursement of fees

## Online Recovery Education Portal

In addition to having access to our recovery advocates, members will have 24/7 access to our Identity Theft Education web site. This site will provide our members with numerous online tools to assist them in determining their own personal level of security and assist them in resolving Identity Theft issues.

Members will be able to:

- ❖ **Receive a monthly tips newsletter**
  - ❖ **Receive timely anti-theft articles**
  - ❖ **Take the Id Theft Protection test-**
  - ❖ **Develop their own protection plan**
  - ❖ **Check out fraud alerts and headlines, and**
- Much, much more...**

**Recovery Advocates can be reached at 800 939-4170.**

### *Ability to Deliver*

Experienced and qualified customer service representatives	Our Id Theft Administrator has over 30 call center agents who provide 24/7 victim intake to initiate the recovery process.  The Recovery Team is made up of Recovery Advocates, legal, and fraud investigators who provide the expertise to help victims recover from ID theft.
In-depth knowledge and experience in the field of consumer frauds	Our Id Theft Administrator is a leading provider of Identity Theft protection and recovery services, consumer fraud data aggregation, and call center management. We have successfully implemented a highly-efficient consumer fraud recovery model, and a communication platform to disseminate information. We have alliances with CTG, AIG, TransUnion, among others. These alliances allowed us to develop “best practices” for helping victims recover from ID theft and disseminate consumer fraud information, elements that are now part of our core process and case management system.
Case management system	We use a comprehensive and scalable case management tool.
Experience with both credit bureaus and law enforcement agencies	Our Id Theft Administrator has an agreement with TransUnion to provide participants with credit reporting and monitoring and, through a partnership with Amcrin, has relationships with law enforcement agencies and financial institutions across the country.
Proven ability to deliver	Our Id Theft Administrator and its business alliances have a proven track record. Identity Safeguards is fully operational, with a 24/7 call center and an active recovery staff

## CUSTOMER SATISFACTION

Our Id Theft Administrator has a very high standard for customer satisfaction. Customer satisfaction is measured on two independent facets of business: 1) across the entire membership base and 2) members who have become victims of identity theft.

#### Satisfaction of the Membership-Base

- Random telephone monitoring: supervisors randomly monitor customer support calls
- Yearly survey: a random sample of customers is picked and surveyed on a fiscal year basis
- Customer feedback: customers can provide positive and negative feedback by calling a 24/7 support line or a web-based feedback form.

#### Satisfaction of Victims:

- Personalized service and feedback: each victim is assigned a personal Recovery Advocate (case manager) and will be able to provide feedback to the Recovery Advocate Manager. All victim communication is recorded in a case management database. If for any reason the customer is unsatisfied with the Recovery Advocate, a new one will be assigned.
- Survey: Once the case is closed each victim is asked to complete a customer satisfaction survey. The survey has 10 satisfaction questions that can be answered on a scale from "Strongly Agree" to "Strongly Disagree". Each survey is analyzed and stored in the case management database