

THE HIDDEN COST OF IDENTITY THEFT

Most identity theft resolves in a day. New-account fraud averages 77 hours — and the worst cases stretch 6 to 22 months.

Most employers find out the hard way. Some don't wait.

defend-id is a low-lift identity protection benefit that takes minutes to launch, runs itself after, and puts a real recovery advocate in charge the moment something goes wrong.

THE HIDDEN COST YOU'RE ALREADY PAYING

Most identity theft is a 20-minute phone call — a fraudulent card charge resolved the same day. But 5 to 8% of employees are affected every year, and the ones who catch new-account, tax, or government ID fraud face a completely different problem. New-account fraud alone averages 77 hours of calls, filings, and follow-up. The most severe cases — tax fraud, government ID fraud — can stretch 6 to 22 months. Almost all of that time falls during the 9-to-5 window when banks, credit bureaus, and government agencies are open. For a 100-person company, that's up to 8 employees per year spending part of every workday trying to save their financial life instead of doing their job. Without a recovery advocate, they're doing it alone.

Sources: FTC; Identity Theft Resource Center (ITRC) Aftermath Study; Bureau of Justice Statistics

THE FIX: PROTECTION THAT DOESN'T BECOME A PROJECT

Fast to Launch

Up and running in minutes — not the three to six weeks most programs take. Employees are covered from day one.

Simple to Run

Add an employee, remove an employee — that's it. No ongoing admin, no monthly management. The platform runs itself unless something changes.

Covered Immediately

The moment an employee activates, monitoring, alerts, and fully-managed recovery are live. And the $1M AIG-underwritten insurance is in place even before they activate — coverage starts the day the benefit is offered, not the day they log in.



WHEN IT HAPPENS, THEY'RE NOT ALONE

If an employee's identity is stolen, a dedicated Recovery Advocate takes over the entire process — the calls, the forms, the agencies, the cleanup — start to finish. Your employee gets back to work. Your HR team never becomes the help desk.

> *"My Recovery Advocate was a great help. This was my first experience with ID theft. He helped me through all of it, every step — because I was lost. I felt the entire process was easy and a ton of weight is now off my shoulders."*
>
> **— defend-id member**

77 hrs
Average resolution time for new-account fraud
FTC

Up to 22 mo.
Average IRS resolution time for tax identity theft cases
IRS Identity Theft Victim Assistance

$1M
Identity theft insurance underwritten by AIG
Per covered plan member

TWO WAYS TO OFFER IT

RECOMMENDED

Employer-Paid

Covers your entire team at a cost-effective rate. Highest adoption, strongest ROI, and the peace of mind that every employee is protected from day one.

Voluntary

Offered through payroll deduction at no cost to the company. Lower adoption than employer-paid, but still a valuable benefit option your employees will use.

Ask your defend-id representative for a **quick ROI snapshot** for your team.