defend-id Discussion Guide

> Help employers see identity theft protection as a cost-saving solution, not just another benefit expense. Position it as a low-lift program that solves a problem they're already absorbing — whether they've noticed it or not.

1 THE PROBLEM

Open with the reframe: this isn't a new cost, it's a cost they're already paying without realizing it.

- Most identity theft is minor and resolves in a day. A fraudulent card charge, a 20-minute phone call. Nothing to worry about there.
- But **5 to 8% of employees** are hit with something more serious every year. New-account fraud averages **77 hours** of resolution work. The worst cases — tax fraud, government ID fraud — can stretch **6 to 22 months**.
- Almost all of that time falls during business hours, because that's when banks, credit bureaus, and government agencies are open. The employee is at their desk, on the phone, trying to fix their financial life instead of doing their job.
- For a 100-person company, that's up to **8 employees a year** dealing with this — and the business absorbs the productivity hit whether or not it offers protection.

The hook: *"You're already paying for this. The only question is whether anyone's doing anything about it."*

2 THE PLAN

Roll out a program that is:

- **Fast to launch.** Up and running in days, 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.
- **Effective immediately.** The moment an employee activates, monitoring, alerts, and fully-managed recovery are live. The $1M AIG-underwritten insurance is in place even before they activate — coverage starts the day the benefit is offered.

The framing: *"This isn't another project for HR. It's a set-and-forget benefit that's already working before anyone touches it."*

3 THE SOLUTION: TWO WAYS TO OFFER IT

EMPLOYER-PAID (RECOMMENDED)

- Covers all employees at a cost-effective rate.
- Highest adoption, strongest ROI — every employee protected from day one.

VOLUNTARY PROGRAM

- Available through payroll deduction at no cost to the employer.

- Employer decides: Gold ($25K insurance, 1-bureau monitoring) or Platinum ($1M insurance, 3-bureau monitoring).

- Lower adoption than employer-paid, but a meaningful option for employees who opt in.
- Same Gold/Platinum plan choice applies.

The pivot point: *Most employers default to thinking about cost first. Reframe it as a coverage decision first ("who's protected — everyone, or just whoever opts in?") and a cost decision second. That's the order that gets to employer-paid.*

4 WHEN IT HAPPENS, THEY'RE NOT ALONE

This is the differentiator worth spending time on — it's what separates defend-id from a self-serve monitoring app.

- 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.
- The employee gets back to work. HR never becomes the help desk.
- This answers the unspoken question every employer has: *"Okay, but what happens when something actually goes wrong?"*

5 CALL TO ACTION

DIRECT

"Which program would you like to roll out — employer-paid or voluntary?"

PLAN CHOICE

"And for coverage level — Gold or Platinum?"

TRANSITIONAL

"Would you like me to walk through the pricing for your group size, or put together a proposal you can review?"

CLOSING THE LOOP

Once they've decided, all that's needed is the census — name, date of birth, and contact info. Enrollment, setup, and activation are handled by you and defend-id.

NOTES FOR THE BROKER

Don't lead with features. Dark web monitoring, credit reports, court records — none of that is the hook. It's reassurance *after* the employer is already interested, not the reason they get interested.

The 5-8% stat is your sharpest tool. It reframes "identity theft protection" from "a nice-to-have perk" to "an employee productivity issue you're already managing badly." Use it early.

If they push back on cost, redirect to the bimodal framing: "You're not paying for the 20-minute card disputes — those resolve themselves. You're paying for the handful of employees a year who get hit with the serious stuff, and right now they're doing it alone, on your time."