

# Identity Theft Guard Solutions, LLC dba ID Experts™

## Capabilities Statement

### Contact Information

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## Company Profile & Certifications

**Financial and Business Solutions Schedule**  
**FSC Group 520**

**GSA Contract Number:** GS-23F-0037T

**BPA Contract Number:** GSA-23F-IRA01

**Business Size:** Small

**North American Industry Classification System (NAICS) Code:**  
561450 – Credit Bureaus

**Standard Industrial Classification (SIC) Code:** 7323 – Credit Reporting Services

**Product Service Codes (PSC):** R710 – Financial Services

**DUNS:** 165069779

**TAX ID:** 412093038

## Overview

Identity Theft Guard Solutions, LLC (dba ID Experts) was founded in 2003 to address the growing problem of identity theft in a very personal and caring way. Our initial focus was on using best practices to provide a highly personal and effective approach to recovery services for those that fall victim to identity theft.

We have also branched out to provide data breach response services to help companies and the public sector address this growing issue. We have handled data breaches for over 50 of America's largest and most successful organizations and brands. We have served companies in healthcare, financial services and other enterprises, as well as government agencies and universities.

In 2006, ID Experts received its federal government contract with the GSA (GS-23F-0037T). In 2007 we were awarded our government wide Blanket Purchase Agreement for Independent Risk Analysis (GS-23F-IRA01) for government agencies that experience a data breach.

ID Experts currently employs 34 professionals. There are seven individuals in our Critical Incident Response department, eight individuals in our Recovery Department, and six individuals in our Member Services Department. The remainder are executive, sales and marketing and administrative support.

ID Experts undergoes annual accounting audits by accredited accounting firm Mac Roberts, LLC. They have found ID Experts in conformity with accounting principles generally accepted in the United States of America.

## Services and Products

The following products and services are delivered in a consultative engagement format to assist agencies with the required response to private data loss:

### Consulting Services:

**Project Management**— the management of data breach solutions programs and projects, program management, program oversight, project management and program integration of a limited duration.

- **Director of Critical Incident Response** - Risk assessment of potential for misuse of lost or stolen data and risk of identity theft. Project support and successful program implementation, secondary resource to clients and vendors and implements strategic goals and objectives of the program.
- **Project Coordinator** – Critical Incident Response - Data breach assessment to determine organizational risk, consulting, response plan creation and implementation, training, providing Frequently Asked Questions on the services, and customized automated enrollment. Responsible for successful program implementation, act as a resource and resolve escalated issues.

### **Communication Services:**

**Legal Notification**— to meet privacy notification legislative requirements (per issuance)

**VRU (Voice Response Unit) / Website set up**— voice response unit and hosted customized informational website

**VRU minutes**—a single upfront message 3 minutes or less that is directed to a live operator. After-hours treatment would include a pullback to a message requesting the caller to call again during normal business hours.

**Live Agent**— subject matter experts who are available to speak to individuals, assessing their risk and/or discussing resolution options.

**VRU Monthly Maintenance**— maintaining the customized system

### **Protection Services for Impacted Individuals:**

**ID Protection packages**— Credit monitoring and report, educational materials including monthly news and latest scams, individual protection plan based on tiered pricing/volume schedule.

**ID Recovery Services**— dedicated advocates assess, manage, and resolve all issues associated with identity theft handling everything from start to finish, until the individual identity theft victim's case has been restored to pre-identity theft status. This includes report and assessment of likely origin of identity theft. We also provide fraud remediation services to individuals who claim to be ID theft victims from compromised breach data as an investigative service to determine if the identity theft originated with a data breach.

**ID Triage**— Risk assessment of individual's identity theft risk after individual's confidential data has been lost or stolen to determine individual's identity theft status.

### **Independent Risk Analysis Functions for Data Breach:**

**Data Breach Analysis:** an innovative detection and warning program that a proprietary system, to scan hundreds of data sources at various daily, weekly, bi-weekly and monthly intervals for data changes. Should any relevant change be detected which might signify that there is an identity theft in progress; a warning is issued by personal phone call. This unique early detection system will help prevent and substantially limit the amount of damage done and time necessary to recover. By issuing alerts to potentially bogus accounts or fraudulent activity, consumers can maintain complete control of their identities with minimal effort.

**Alert Calls:** when an anomaly is found in the detection and warning system, outward bound telephone calls to persons at risk. The purpose of the calls is to determine if the individual created an action that created the anomaly. The verification process determines

if the person initiated the change and updates the records accordingly, or provides the necessary steps for the person to protect themselves.

**Forensic Investigation:** consists of a range of services designed to detect, respond to and recover from incidents that occur. Our certified professionals are equipped to respond onsite to incidents that occur and to provide investigative tools to help solve data breach cases and to identify and classify populations of affected individuals. All of our processes are performed under full chain of custody to safeguard the future value and admissibility of potential evidence.

### Quality Commitment

ID Experts has been providing best in class Identity Theft Protection services for 5 years with unparalleled success rates. We conduct quarterly Product Council meetings to ensure that the services provided are addressing the current Identity Theft environment and needs of our clients. The Product Council consists of members from our Sales, Marketing and Operations departments. During a project phase, we establish service level metrics in conjunction with the client, which become part of the Project Plan. These metrics are constantly monitored by the Director and Project Managers. Post Implementation Project Review Meetings are used to uncover areas for improvement on all future engagements. Each project/engagement is tracked and discussed as to outcomes surrounding costs, project plan, communication plan, escalations and issue resolution.

Our focus on delighting our clients results in an average customer satisfaction rating of 4.9 on a scale of 1-5. We survey each ID theft victim after we restore their personal information to a pre-theft status. Our team has a 100% success rate in restoring victims to pre-theft status, leaving the victim delighted that they received our service.

We have a small pool of subcontractors under contract; these are all long-term arrangements with firms that are SAS70 compliant and audited. Subcontractors providing services are subject to the same service level agreements that we set internally. The ID Experts project team oversees the project plan and coordinates all subcontractor activities and deliverables. We receive daily communication and weekly metrics, based on the service level agreements. Any potential nonperformance issues are relayed during the Post Review meetings. Within different phases of the projects, ID Experts Project Team members reside at subcontractors' facilities to oversee the project and insure that the quality is maintained.

### Current and Past Performance Detail

Successfully managing data breaches for clients and solving the complex issue of an identity theft case for an individual is a complex process that requires significant expertise. We have demonstrated our capabilities and the results prove this.

Performance details include:

- 97% of breach cases are delivered on time and under budget

- 100% of ID theft victims (total number of cases in the thousands) have been completely repaired with no lingering issues
- Victim satisfaction score of 4.9 on a scale of 1-5.
- Private sector client retention of 98%

## Selected United States Federal Government Experience

### *Department of Homeland Security / FEMA*

#### *Records Management Services*

Contract #: HSFEHQ-09-F-0205  
Value: \$3,800,000  
Contract Period: 2/09-7/09  
Contracting Officer: Thomas Alston  
Email address : [Thomas.m.alston@dhs.gov](mailto:Thomas.m.alston@dhs.gov)  
Address: 500 C Street, S.W. PP 5<sup>th</sup> Floor, Washington, DC 20472  
Phone: (202) 646-2641  
FEMA Contact: Tammi Hines, Acting Chief, Privacy Branch  
Email address: [tammi.hines@dhs.gov](mailto:tammi.hines@dhs.gov)  
Address: 500 C Street, S.W. PP 5<sup>th</sup> Floor, Washington, DC 20472  
Phone: (202)646-3606

ID Experts is currently providing breach response services to the FEMA Office of Records Management. Our team has designed and launched a full breach response service program to assist Ms. Hines and her team while responding to a breach of approximately 17,000 disaster aid applicants.

Services provided to the FEMA team include:

#### **Project Design and Set Up Services-**

- 1) Risk & Project Planning: Our team will provided a documented SOW to assist with the execution of this event. Our team continues to interface with the FEMA response team as well as any other vendors associated with the response.
- 2) Notification Requirements: Our team will ensure that all notification requirements have been met (state, AG, other bureaus).
- 3) Call, Web and Systems Set Up: The majority of related costs under the Set Up Fee section cover the expenses related to development of an enrollment web site, securing and opening a dedicated phone line for victims to call, analyzing related data required to develop FAQ's for the call center agents, and all clerical/data entry time required to begin the project.

#### **Communication Services-**

- 1) Notification: ID Experts has worked in tandem with another FEMA contractor, Front Rowe, to coordinate mail services to notify the affected population of the privacy incident and of their protection services.

- 2) Automated Call Handling: Our team provides a specific voice response unit to provide automated information to callers when they initially contact our call center. Costs associated with the minutes utilized and developing this system are included, as well as hosting these services for six months.
- 3) Hosted Website: ID Experts designed and currently hosts the information and enrollment site ([www.idexpertsfeamprotect.com](http://www.idexpertsfeamprotect.com)) for six months.
- 4) CRM System: Our call center agents input the caller information and utilize a CRM system to manage all information surrounding the incident. This information is digitally stored for seven years to provide discoverable evidence if needed for litigation defense.
- 5) Other services included under communication include labor hours for our call center supervisor staff and project managers during the engagement.

### **ID Theft Recovery Services:**

Our team estimated the number of actual identity theft cases that will emerge from this event and provided a fixed cost for which we will provide recovery services to the entire group. These services are broken into two categories:

- 1) Advisory “Triage” Services- As described on the GSA schedule under the heading of “ID Triage,” these services provide a risk assessment of individual’s identity theft risk after individual’s confidential data has been lost or stolen to determine individual’s identity theft status.
- 2) Fully Managed Recovery- This service provides a dedicated advocate to assess, manage, and resolve all issues associated with identity theft handling everything from start to finish, until the individual identity theft victim’s case has been restored to pre-identity theft status. This includes report and assessment of likely origin of identity theft. We also provide fraud remediation services to individuals who claim to be ID theft victims from compromised breach data as an investigative service to determine if the identity theft originated with a data breach.

**ID Protection packages**— For those affected individuals that opted in to the protection services provided at no cost by FEMA, ID Experts provided the enrollment services and the following defined protection package:

- 1) 18 months of credit monitoring services
- 2) \$30K of theft event insurance
- 3) Membership in ID Experts member website
- 4) Access to the ID Experts Member Services team for phone services

***Department of Homeland Security / FEMA  
Data Breach Risk Analysis and Recovery Services***

Contract #:	HSFE06-09-F-6318
Value:	\$56,585
Contract Period:	1/09-6/09
Sue Gray:	COTR & Program Manager
Email Address:	<a href="mailto:sue.gray@dhs.gov">sue.gray@dhs.gov</a>

Address:

Phone:

In response to the needs of government agencies to respond to a large number of small breach events, ID Experts designed and is providing FEMA a unique response plan that identifies the actual victims of a breach event and provides recovery services to this specific subset of the population instead of to the total group.

Services provided to the FEMA team under this contract include:

**1. Discovery with FEMA for briefing on the incident(s)**

Our team works directly with FEMA to review the specific incident and required follow up action. This is done as quickly after award of contract as possible and shall be conducted over the telephone via conference call or web if necessary.

**2. ID Experts to provide a remediation plan to FEMA describing how we will manage identifying and remediating the risks to the impact group.**

After completion of the above briefing, our team provided a specific statement of work that will outline our response plan to the event. The identification of risk is completed by the use of the database scanning technology that is referenced in step three below. Once our team has received the results of each scan, we will be able to review the data for misuse of address or other PII.

As part of this discovery ID Experts will provide FEMA with an evaluation of the overall risk factors associated with the specific privacy event. Our detection systems will allow us to determine the level of misuse of the information in the population and an overall determination as to the level of risk associated with the breach event.

Should one group see a higher than average misuse of their PII data we can provide recommended solutions for further notification or recovery measures to further mitigate the risks from the breach.

**3. Provide quarterly database scans to look for misuse of PII data within the defined population.**

The limitation to credit monitoring is that it will only survey misuse of personal financial information, as opposed to both financial and non-financial. ID Experts will employ new technology that periodically scans a breach population against 1500 public databases that include all manner of Personal Identifiable Information. The technology does not require a Social Security Number so the individual who has had his PII compromised does not have to worry about a 3<sup>rd</sup> party vendor using their PII as well.

This contract calls for quarterly scans of the entire population to look for anomalous patterns, primarily multiple new address changes that exceed the regional statistical pattern of normative behavior or multiple shared addresses among the breach population. After 18 months – or six quarterly scans – individuals who have not experienced identity theft would be dropped from the pool.

**4. Contact each individual (by phone, letter and email) if potentially fraudulent activity is occurring based on the scans.**

Once any potentially fraudulent activity has been detected through scanning process detailed in section four above, our team will conduct outreach via three methods (email if available, first class postal mail and telephone). This outreach will be conducted in no more than five business days from the detection of potentially fraudulent activity.

**5. Provide ID theft recovery services to those members of the population that have a valid ID theft event that has occurred regardless of its origin.**

Our team estimated the number of actual identity theft cases that will emerge from this event and provided a fixed cost for which we will provide recovery services to the entire group. These services are broken into two categories:

- 1) Advisory “Triage” Services- As described on the GSA schedule under the heading of “ID Triage,” these services provide a risk assessment of individual’s identity theft risk after individual’s confidential data has been lost or stolen to determine individual’s identity theft status.
- 2) Fully Managed Recovery- This service provides a dedicated advocate to assess, manage, and resolve all issues associated with identity theft handling everything from start to finish, until the individual identity theft victim’s case has been restored to pre-identity theft status. This includes report and assessment of likely origin of identity theft. We also provide fraud remediation services to individuals who claim to be ID theft victims from compromised breach data as an investigative service to determine if the identity theft originated with a data breach.

**6. Establish a toll free number for the population to call if they believe they are a victim.**

ID Experts will establish a dedicated 800 number that may be utilized at any point during an incident for victims to contact us to report possible ID theft events. This phone line will be open from 9am-9pm PST, Monday through Friday. Live agents will be available to take phone calls, respond with specific FAQ’s as scripted by FEMA, or to take theft event reports..

**7. Provide FEMA with detailed reporting showing contacts by victims to contractor or from contractor to victims, results on perceived and actual victims of ID theft, those people we have opened cases with and restored and the origin of the ID theft event.**

At an agreed interval, ID Experts will provide the responsible party at FEMA a detailed report that contains information on the following:

- Number of contacts on our dedicated 800 number line, to include name of individual if required.
- Names of individuals that receive alert phone calls/contact regarding suspicious activity.

- Any individual that believes they are a victim and contact our organization via phone or web resources.
- Any victim that is going through our recovery process to restore their identity.
- Based on our research and findings, we will provide our feedback as to whether the data compromise associated with the individual caused the ID theft event or if it occurred from another separate event.

All reports will be provided in Microsoft Office Word or Microsoft Office Excel format and contain the specific information listed above. Unless otherwise requested by FEMA, our service would provide this reporting on a quarterly basis for all current events under contract.

#### **8. Provide evidence (if available) to FEMA to assist in tracking down the perpetrators of the fraud.**

Throughout the process of victim recovery we gather information and data on the fraudulent activity our victims have been exposed to. In some cases there are records that we can share with law enforcement and FEMA to assist in the tracking and apprehension of the criminals. Examples of the information we are able to collect in some cases that can be of assistance included:

- Hard copy applications for new credit or other types of revolving accounts
- Phone numbers used to set up fraudulent accounts
- Addresses used to set up new accounts
- Other data on potential location of criminals

When we work on a recovery case where this information becomes available, our victims have already signed both an ID Theft Event Affidavit and Police Report which allows for the release of this information.

Our staff can provide this information in a consolidated case file to our point of contact at FEMA that will collect, evaluate and process this information. It is vital that we maintain a clear channel of communication with the key person at FEMA that will act on the information.

### **Selected Commercial Experience**

\*Commercial Client information cannot be released without permission. References available on request.

Client Type	\$2.5B Financial Services Company
Project Performance Period	August 4, 2006 – July 1, 2007
Dollar Value of the Entire Project	\$545,000
Size of Breach	93,435 individuals
Risk Level of Breach	High

**1. Project Summary**

ID Experts provided emergency incident response services for a confidential information loss (data breach). In July 2006, a data CD containing “non public information” (e.g. name, address, account numbers, SSNs) was lost in transit. ID Experts was hired to assist with managing the issue. The emergency response project is completed and the client is very satisfied with the work and results.

**2. Description of work performed and results achieved**

ID Experts provided services to comply with privacy notification legislation and provide customer service and ID theft victim assistance to the affected customers. The services included consulting on how to comply with applicable privacy legislation, assessing the potential for misuse of the data and what actions to take, mailing legal notification to affected customers, providing call center services to answer questions about the data breach and services being provided to affected customers, enrollment in ID protection packages to customers that include 12 months of credit monitoring, fully managed ID theft recovery, and reimbursement for expenses associated with the ID theft event, and legal/fraud reporting.

ID Experts notified all 93,435 affected individuals within the required timeframes, has taken over 19,000 phone calls to date, enrolled over 13,700 customers in ID protection packages, and opened 280 cases for ID theft restoration services. The client is pleased with these results and has indicated the ID Experts solution came in under budget and had minimal impact to their organizations’ operational resources.

**3. Methodology, tools, and or processes used in performing the work**

One of ID Experts’ core competencies is helping organizations manage a data breach effectively. We have developed specific proprietary processes and tools to facilitate this engagement. These include communications templates for notification, FAQs, and call center scripts, web and telephone based applications, training, and reporting tools.

**4. How the work is similar in scope and complexity**

Federal agencies are exposed to data loss/theft and are required to respond effectively offering assistance to those affected. For example, the VA offered credit monitoring and assistance to the veteran’s affected by the recent data loss incidents. Our differentiator is we triage potential victims and restore the affected ID theft victims to a pre-ID theft status which reduces the personal impact of the issue and also the likelihood of negative PR and class action litigation.

Client Type	Educational and Medical Institution
Project Performance Period	February to April 2007
Dollar Value of the Entire Project	\$131,805.14
Size of Breach	135,000 individuals
Risk Level	High

### 1. Project Summary

ID Experts provided emergency incident response consulting and services to a major university and medical center for a confidential information loss. In January 2007, a back up media device containing “non public information” (e.g. name, address, SSNs) was lost in transit. Our client contracted with ID Experts as a consultant to assess the situation and make recommendations on response services and to assist with managing the issue in February 2007.

### 2. Description of work performed and results achieved

ID Experts provided services to comply with privacy notification legislation and provide customer service and ID theft victim assistance to our client’s affected customers.

The services included consulting on how to comply with applicable privacy legislation, assessing the potential for misuse of the data and what actions to take, communications on notification/Web FAQs, providing call center services to answer questions about the data breach and services being provided to affected customers, enrollment in ID protection packages to customers that include 12 months of credit monitoring, fully managed ID theft recovery, and reimbursement for expenses associated with the ID theft event, and legal/fraud reporting.

There were over 135,000 affected employees and patients notified within the required timeframes. Our client is pleased with these results and has received positive press relating to their response to the incident.

### 3. Methodology, tools, and or processes used in performing the work

One of ID Experts’ core competencies is helping organizations manage a data breach effectively. We have developed specific proprietary processes and tools to facilitate this engagement. These include communications templates for notification, FAQs, and call center scripts, web and telephony based applications, training, and reporting tools.

### 4. How the work is similar in scope and complexity

Federal agencies are exposed to data loss/theft and are required to respond effectively offering assistance to those affected. Agencies must comply with OMB guidance and Public Law 109-461 to determine the effects of a data breach and what actions to take; essentially doing a risk and damage assessment. ID Experts has provided this consulting to all of our data breach clients as part of the



initial engagement and development of the statement of work which defines what services are to be provided.