

# Identity protection without compromise

**ABA**  
**INSURANCE**<sup>™</sup>  
*Administered by USI Affinity*



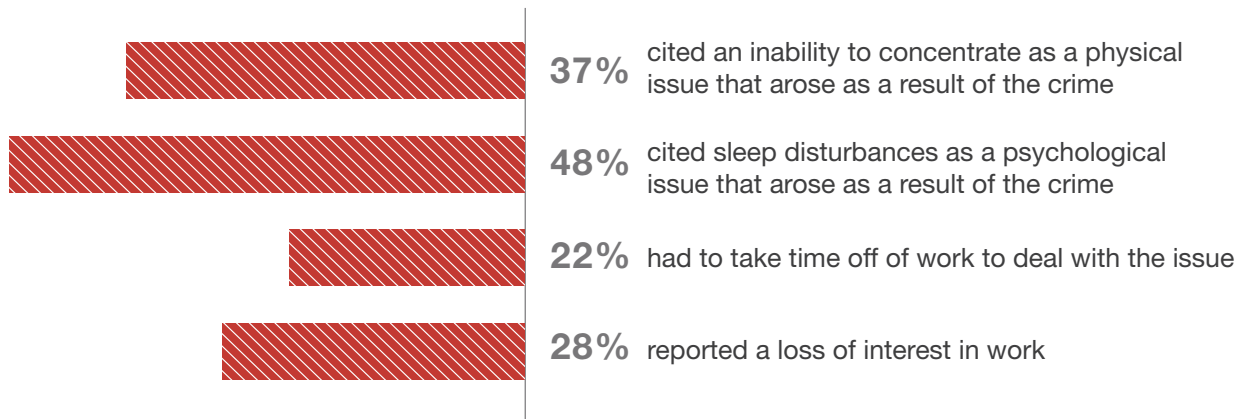
**GENERALI**  
GLOBAL ASSISTANCE

*WITH THE IDENTITY THEFT RESOURCE CENTER REPORTING THAT U.S. DATA BREACHES ARE INCREASING AT A RECORD PACE AND ARE PREDICTED TO REACH AN ALL-TIME HIGH OF 1,500 ANNUALLY, CYBERATTACKS HAVE BECOME THE NEW NORM. AND THE IMPACT OF THOSE ATTACKS IS BEING FELT BY YOUR EMPLOYEES. THERE WERE OVER 15 MILLION VICTIMS OF IDENTITY FRAUD LAST YEAR, AN INCREASE OF MORE THAN 2 MILLION FROM THE PREVIOUS YEAR!*

## **FINANCIAL IMPACT TO YOUR COMPANY**

The continuing rise in cybercrime is unfortunately turning identity theft into a “when,” not “if,” scenario for consumers. And when identity theft strikes, it doesn’t just affect employees, its affects are felt by their employers as well.

### **AMONG IDENTITY THEFT VICTIMS**

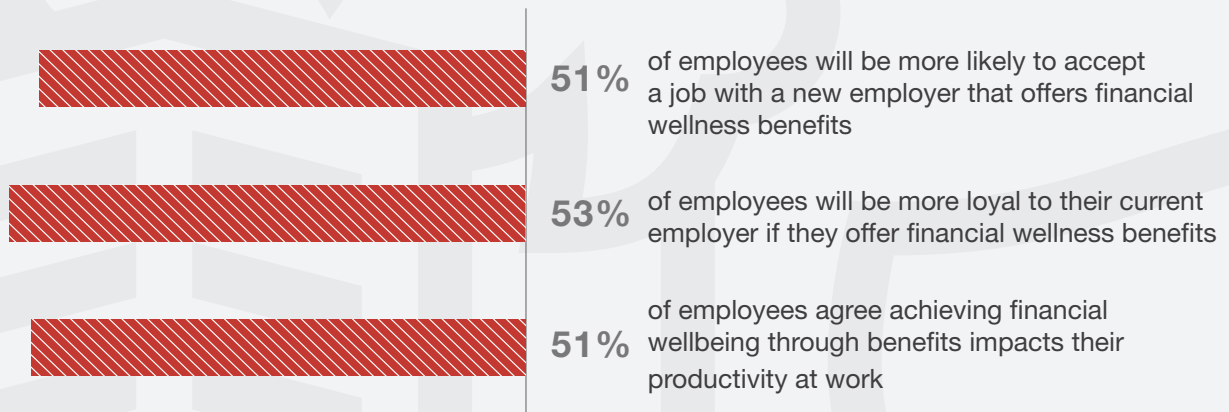


## IMPROVE COMPETITIVENESS IN THE TALENT MARKETPLACE

Offering identity protection as an employee benefit can not only mitigate the impact of identity theft on an organization, but can also help businesses attract and retain top talent. The Society for Human Resources Management (SHRM) recently reported that recruiting difficulty has continued to increase over the last five years, and competition for talent is high. To remain competitive in the talent marketplace, a third of organizations have increased their overall benefit offerings in the last 12 months.

This is why identity protection being offered by employers as a voluntary benefit is projected to double in 2018, to over 70%. Its growth as an employer-paid benefit is growing as well. SHRM reported that in 2017 nearly 10% of employers offered it as a complimentary benefit. It's easy to understand why its popularity has risen, considering research has indicated it has a perceived higher value than other, more common financial wellness benefits – benefits that can pay big dividends to companies.

### ATTRACT & RETAIN TOP TALENT



# Experience

that is both boutique and global



## **PEOPLE-FIRST APPROACH**

Throughout our nearly 15 years of experience in identity protection, we have developed our services with the core focus of helping to improve the lives of our clients and their employees. At GGA we call it being people-first. We keep clients and their employees at the heart of our service by continuously conducting market research to ensure that we offer the features in highest market demand, avoiding unnecessary additions that can drive up cost without adding value. We also believe that employees who are passionate about their work provide more compassionate care to the people we serve. So, we ensure our people-first approach includes keeping our employees, as well as our clients and their employees, at the heart of our work.

## **GLOBAL EXPERIENCE THAT FEELS BOUTIQUE**

With offices in more than 25 countries and over 50 years of assistance experience, our combination of global reach and compassionate expertise is unparalleled.

Our strength and stability is matched by our dedicated and tailored approach to helping each client achieve their recruiting and retention goals. We understand one size does not fit all, and that's why we specialize in our clients' businesses by offering hands-on program promotion and development support, including:

- » Program development workshops
- » Internal strategy & campaigns
- » Copyright free print & digital collateral
- » Event support
- » Standard & custom reporting
- » Program engagement management consulting



# Solutions

that are both customizable and competitive

## POWERFUL TECHNOLOGY WITH PERSONAL PREFERENCE

We provide comprehensive identity and digital protection technology for consumers with the ability to choose how and when to engage. This flexibility gives our clients' employees the peace of mind that they are seeking, in a way that best fits their lifestyle.

From one easy-to-use online dashboard, employees can:

- » Quickly access their credit reports and scores – monthly, not annually
- » Review any alerts and address them online or contact our resolution center to speak with a real person
- » Adjust how much or how little is monitored in their identity monitoring – with no limits on data points
- » Download online data protection software to access the internet with increased security
- » Peruse the comprehensive resources library to educate themselves on the latest identity theft and fraud risks and mitigation tips
- » And more

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*WITHIN ONE WEEK OF PURCHASING THIS PRODUCT, I WAS NOTIFIED BY EMAIL THAT AN ERROR WAS ADDED ON MY CREDIT REPORT. THE SAME DAY IT WAS ADDED I DISPUTED THE ITEM, IT WAS REMOVED, AND THEN I RECEIVED AN EMAIL CONFIRMING THE REMOVAL. I WOULDN'T HAVE KNOWN ABOUT THE ERROR IF I DIDN'T HAVE THIS SERVICE. I LOVE THIS PRODUCT! IN THE PAST I HAVE HAD OTHER SERVICES THAT HAVE BEEN SIMILAR BUT WERE NOT NEARLY AS QUICK AND COST OVER DOUBLE, SO I AM THRILLED BY THIS ONE.*

CASE RESOLVED BY GGA RESOLUTION CENTER, BETHESDA, MD

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# Technology

that is both powerful and personal







# Identity Theft Protection Dashboard

Duis autem vel eum. Dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis. [View](#)



## Action Items

New Alerts  
5

[VIEW](#)

Flagged Alerts  
13

[VIEW](#)

Monitoring  
ADD ITEMS

[ADD ITEMS](#)

Family Members  
ADD MEMBERS

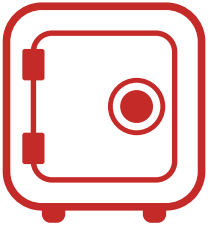
[ADD MEMBERS](#)

Credit  
425

[VIEW](#)

Data Protection  
VIEW AND DOWNLOAD

[VIEW AND DOWNLOAD](#)



## PREVENTION

*Defend personal information and enhance privacy.*

**24/7 Expertise & Online Resources** – access to our certified identity theft resolution experts and online educational resources

**Opt-out Services** – reduce pre-approved credit card offers, direct mail campaigns, and marketing phone calls that thieves can use to steal personal information

**Online Data Protection Software** – guard against keylogging and phishing, two common ways hackers steal personal information

## MONITORING AND ALERTS

*Track identity risk level, detect potential fraud early, and take action immediately.*

**Online Dashboard** – easily monitor identity risk levels, track credit profiles, access identity theft protection tips, and respond to alerts from one place

**Advanced Identity Monitoring** – fraud is detected at its inception as GGA scours the deepest corners of the internet to search for compromised credentials and potentially damaging use of personal information

**One or Three Bureau Credit Monitoring** – access credit reports and scores from either TransUnion, or all three U.S. credit bureaus, to ensure accuracy of credit profile

Alert notifications are emailed to employees and appear in their online dashboard if we detect:

- » Changes to credit profile
- » High-risk transactions
- » Compromised credentials
- » Black market activity
- » New payday loans



# Service

that is both compassionate and serious



## SERIOUS SERVICE FROM COMPASSIONATE PEOPLE

While many companies focus on data protection alone, we are dedicated to the well-being of the person behind the data. Our award-winning identity resolution experts go above and beyond to ensure that the recovery process is as quick and easy as possible.

### RESOLUTION

*Resolve problems quickly and easily with help from our resolution experts.*

Our certified, multi-lingual identity resolution experts are available 24/7 to handle complex issues and help with:

- » Affidavit submission
- » Creditor notification and follow-up
- » Communications with law enforcement
- » Credit freezes
- » Lost wallet assistance
- » Fraud alert placement
- » Emergency cash and travel arrangements
- » Translation services
- » Financial and legal counseling
- » IRS identity theft services
- » Stress management
- » \$1 Million Identity Theft Insurance\* for recovery expenses reimbursement



*THE RESOLUTION  
SPECIALIST WAS  
VERY CLEAR AND  
QUICK. SHE HAD AN  
ANSWER TO EVERY  
QUESTION I HAD.  
FROM THE VERY  
BEGINNING,  
I FELT VERY  
SECURE. IT WAS  
FAST, FRIENDLY,  
AND ACCURATE.*

CASE RESOLVED BY GGA  
RESOLUTION CENTER,  
BETHESDA, MD

\*Identity Theft Insurance underwritten by Generali U.S. Branch. This summary is intended for informational purposes only and does not include all terms, conditions and exclusions of the policy. Coverage may not be available in all jurisdictions. Please refer to the actual policy for terms, conditions, and exclusions of coverage. Generali U.S. Branch (New York, NY; NAIC # 11231) operates under the following names: Generali Assicurazioni Generali (U.S. Branch) in California, Assicurazioni Generali – U.S. Branch in Colorado, Generali U.S. Branch DBA The General Insurance Company of Trieste & Venice in Oregon, and The Generali Insurance Company of Trieste and Venice – U.S. Branch in Virginia. Generali U.S. Branch is admitted or licensed to do business in all states and the District of Columbia.

Customizable S

# Identity protection

Serious Service from Compassionate I

Powerful T

Global Experience that I



e Solutions that Remain Competitive

**without compromise**

e People

l Technology with Personal Preference

t Feels Boutique



## ABOUT GENERALI GLOBAL ASSISTANCE, INC.

While you may not be familiar with GGA, we've been here all along. We've been busy protecting clients and their employees for over 30 years. GGA is proudly owned by Europ Assistance Holding, a division of the multinational Generali Group which, over 185 years, has created a presence in more than 60 countries with over 74,000 employees. As the pioneer of the assistance concept, we have decades of knowledge and perspective that comes from working with a diverse array of industries. The result is customized, innovative services to help our clients grow and retain business. GGA was one of the first companies to provide identity theft resolution services in the U.S. and today we are a leading provider of identity protection services, proudly protecting millions of consumers from the growing threat of identity theft. Identity theft knows no bounds or geographical limits. Neither does GGA's global reach or expertise. We stand ready to provide hands-on assistance to minimize the distress employees face when confronted with identity fraud, wherever life takes them. ***Putting people first – employees, clients, and consumers – is not just a philosophy, it's our culture. As our clients' trusted partner in identity protection, we endeavor to always provide award-winning customer service, by continually keeping the people behind the data at the heart of our work.***

FOR MORE INFORMATION, CONTACT  
[MARKETING@US.GENERALIGLOBALASSISTANCE.COM](mailto:MARKETING@US.GENERALIGLOBALASSISTANCE.COM)  
OR VISIT [GENERALIGLOBALASSISTANCE-IDP.COM](http://GENERALIGLOBALASSISTANCE-IDP.COM).

