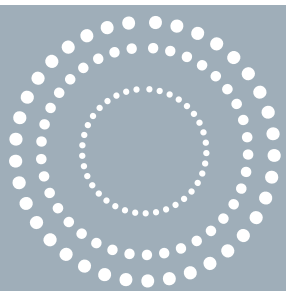


Identity Theft Program

Prevention to Prosecution Solution™



1754 WOODRUFF ROAD, SUITE 226 • GREENVILLE, SC 29607
888.277.4456 • WWW.NMINALLIANCE.COM

Identity theft is the fastest growing financial crime in America, striking thousands of victims each year.

In a matter of seconds, personal information such as a social security number, a credit card number or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit cards. In addition, Keyloggers are quickly becoming the most prevalent tool used by identity thieves. These self propagating viruses steal your keystrokes and the information contained as you navigate the internet.

Our unique identity theft solution is the only one in the country that legitimately provides a tool that helps prevent identity theft. Our Keylogging Defense System™ will allow members and their families to conduct safe internet commerce. Members can bank, shop, E-mail and provide sensitive information over the internet without the threat of keylogging viruses stealing their information. Our unique identity theft program provides members with a true Prevention to Prosecution Solution™.

- Keylogging Defense System™
- Identity Monitoring
- Identity Theft Insurance
- Restoration Services
- Lost Credit Card Assistance
- Legal Care at Discounted Rates

Product Benefits and Features

Not all identity theft is computer related, as such our program provides our members with a complete restoration solution. Our Recovery Team will manage the process from beginning to end. The team includes fraud investigators, identity theft experts, and legal counsel. The following services are provided to all members:

Keylogging Defense System™

Keylogging is far and away the number one identity theft threat to you and your business. Spyware, phishing, computer viruses, cookies, lost laptops, data breaches and lost wallets are generally what the average person thinks of when envisioning the risk of identity theft.

Unfortunately, Keylogging is a far more insidious and prevalent threat! It is a powerful breed of self propagating software that can copy user's keystrokes. That's right! A keylogger records every keystroke you make to a log file and then forwards that file on to an identity thief.

Our unique, patent pending, Keylogging Defense System™ provides a solution that enables users to mitigate the keylogging threat and prevent the information leakage to current as well as future keyloggers.

How Does It Work?

Our program beats the keyloggers at their own game by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your browser. Our Keylogging Defense System bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise your vital information.

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With our defense system, you can now email, access critical business applications, browse, shop and bank with confidence knowing that each and every keystroke is encrypted and not being transmitted to an awaiting Identity Thief. Our keylogging Defense System basically renders any and all keyloggers useless.

Keylogging Defense System Key Features

- Protects against new and existing keyloggers
- Encrypts keystrokes between the keyboard and the browser
- Encrypted keystrokes are sent via a separate path that is invisible to keyloggers
- Monitors system so that it cannot be subverted
- Does not require any spyware database updates
- Uses a CryptoColor alert system

Identity Monitoring

Identity monitoring monitors the activity associated with an identity across multiple data sources, including:

- Credit Bureau Data
- DMVs
- Bankruptcy Lien and Judgment filings
- Utilities
- Public Records
- Private Contributory Databases

By continuously monitoring information related to a specific identity, the owner of that identity can be immediately notified if it has been compromised. As identity fraud usually precedes other types of fraud (such as credit card fraud), this type of proactive alert system is critical to mitigating the extensive - and expensive - damage perpetrated after an identity is stolen and manipulated. Given the considerable lag between when an identity is compromised and when that even is discovered, this service is a critical component of defense against identity fraud.

Identity Theft Insurance

Each member will also receive up to \$1,000,000 worth of insurance coverage*. Identity theft insurance is underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating. This coverage will help members offset some of the cost of restoring their identity to its original status, including:

- **Lost wages:** \$1,500 per week, for 5 weeks maximum
- **Re-filing of loans**
- **Defense cost for certain civil and criminal lawsuits:** Reasonable and necessary fees incurred in the United States by the insured with carrier's consent for an attorney appointed by them for:
 - a) Defending any civil or criminal suit brought against the insured by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment of goods or services, or default on a loan solely as a result of a stolen identity incident.
 - b) Removing any civil or criminal judgment wrongfully entered against the insured solely as a result of a stolen identity incident.
- **Reimbursement of fees:** Reasonable and necessary costs incurred in the United States by the insured for:
 - a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event.
 - b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured's efforts to report a stolen identity as and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity incident.
 - c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity incident.

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Restoration Services

Upon notification of an identity theft incident, paralegals will:

- Consult with the member to ascertain the severity of the theft and start the notification process.
- Prepare and send the customized, pre-completed, state specific "ID Recovery Kit™" to member via overnight delivery.
- Send all necessary electronic notifications.
- Contact all three credit reporting agencies to obtain a free credit report for the member, place fraud alerts on the member's credit records and obtain a list of creditors involved with the fraud.
- Submit Special Power of Attorney and ID Theft Affidavit to involved creditors requesting cancellation of the member's card and issuance of a new card.
- Notify the appropriate bank or agency if other forms of identification (such as an ATM card, driver's license, social security card, or passport) were stolen or are missing, so that appropriate action can be taken and new forms of identification issued.
- Notify local authorities of identity theft incident and help member obtain necessary reports.
- Follow up with creditors, where needed, to ensure that the matter has been properly handled.
- Provide fraud resolution, legal and emotional assistance from beginning to end.

Lost Credit Card Assistance Services

All members will be provided with toll free access to certified paralegals that will assist them should they misplace or have their credit card(s) stolen. Should this occur, our specialists will:

- Consult with the member to determine the severity of the incident and begin the notification process. This includes obtaining credit reports from each of the three major credit reporting bureaus.
- Contact each credit card company while member is on the phone.
- Cancel the member's affected credit cards.
- Request new replacement cards.
- Place fraud alerts with all three major credit bureaus.
- Assist member with interpreting their credit reports.
- Provide daily credit monitoring from all three bureaus for six months to help prevent any further fraud.

Registration of the member's credit card is not required.

Unlimited Legal Care at Discounted Rates

As an Identity theft victim, you will have access to a proprietary attorney network that will represent you at the low hourly rate of \$125.00, or when appropriate, 40% off their usual and customary hourly rate, for all legal care related to the theft of your identity.

PROGRAM ELIGIBILITY: Member, their spouse, significant other, domestic partner, any children between the age of 18 and 25, and any dependents who are living with and are dependent upon the member such as a parent or grandparent are eligible.

**Identity Theft Insurance covers enrolled member only.*

National Medical Insurance Network Alliance (NMIN Alliance) is a nationwide marketing company promoting practical insurance products from highly rated corporations to individuals and groups. For individuals, NMIN Alliance offers an easier way to purchase insurance, from simplified issue to guarantee issue as well as fully customized policies that meet personal needs. NMIN Alliance meets the needs of employers, associations, unions and agents through custom enrollment websites, administrative and TPA services, and fully customized simplified and guarantee issue policies. NMIN Alliance supports groups by offering flexible enrollment periods and the options of web, laptop, paper and phone enrollments.