



2016 Identity Protection Services Scorecard

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Javelin's ninth annual Identity Protection Services Scorecard examines the health of the identity protection industry as it continues to grow rapidly and expand into new partnership areas. As a whole, the industry is in a strong position to address emerging fraud trends, such as the growth of new-account fraud, but the perennial problems of industry reputation and churn continue unabated. As providers refine their products, it is essential to tailor them to the fraud threats facing their target customers by offering features such as existing-account monitoring.

Key questions addressed in this report:

- Which direct-to-consumer providers offer the best customer-facing prevention, detection, and resolution capabilities?
- How common are key features among direct-to-consumer ID protection services?
- What is the total size of the direct-to-consumer and affiliate/partner identity protection service market?
- How can ID protection providers tailor their feature sets to meet unique fraud threats that face their clientele?

Companies Mentioned: Affinion, DH, Equifax, Experian, EZShield, ID Watchdog, IdentityForce, IDShield, Intelius, Intersections, KeepMyID, LifeLock, myFICO, TransUnion

Consumer data in this report is based on information gathered from several Javelin surveys administered in 2015. Data was gathered and weighted to reflect a representative sample of the general U.S. population.

- A random-sample panel of 3,100 respondents in an August/September 2015 online survey. The margin of sampling error is ± 1.76 percentage points at the 95% confidence level. The margin of sampling error is higher for questions answered by subsegments.
- A random-sample panel of 5,111 respondents in a October 2015 online survey. The margin of sampling error is ± 1.39 percentage points at the 95% confidence level. The margin of sampling error is higher for questions answered by subsegments.

Scorecard Methodology

Product Selection: Javelin evaluated 14 leading ID protection providers in the marketplace with a total of 22 plans. This year, providers were evaluated on all products offered, with the highest-scoring plan being used for final evaluation. This covered both different levels of the same product brand and providers who owned multiple separately branded services. Each plan was assigned to a product tier based on price: standard (\$0-\$9.99 per month), midrange (\$10.00-\$19.99 per month), and premium (\$20+ per month). Winners for each product tier were assigned based on overall score. All plans were eligible for 2016 Javelin Identity Protection Leader awards for overall, prevention, detection, and resolution.

2016 Data Collection: In 2013, Javelin departed from its traditional scorecard data collection methodology by allowing executives to answer questions about their product in a survey format. The rationale behind this change was to solicit input from providers beyond the binary criteria that constitute the Identity Protection Services Scorecard in order to understand not only what services they provide but also how they are provided. For all scorecard surveys submitted by executives, Javelin conducted spot checks using traditional scorecard methodology. This methodology was continued in 2016.

Some providers declined to participate in the executive survey. In these cases, Javelin employed traditional data collection methodology, which includes extensive website research, as well as telephone calls with customer service representatives (CSRs). For CSR calls, a mystery-shopper approach was used. In those cases where Javelin relied solely upon traditional scorecard methodology, five calls on average were made to each provider. If researchers had a reason to doubt the information provided by a CSR, the call was terminated without adding to the average number of calls.

Market Sizing Methodology

In 2016, Javelin calculated the total amount of consumer expenditures on ID protection subscriptions, the number of

subscriptions, and the number of consumers who own subscriptions to various ID protection products. All metrics are derived from data provided by consumers regarding unique subscriptions. Thus, if a consumer owns multiple subscriptions, the characteristics of each subscription (such as the list of products included, the amount of the monthly fee, the company providing the subscription, the consumer's level of satisfaction with the product, and how recently the subscription was purchased or discontinued) were captured with that subscription. This allows us to make the most accurate generalizations about ID protection subscriptions.

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