

An Agent's Story

A farm bureau agent's personal experience with identity theft underscores the value of identity management services as a unique benefit to members—and gives him a competitive advantage over competitors to grow his business.

Overview

Michigan Farm Bureau added Identity Theft 911's LifeStages™ Identity Management Services as a free benefit to members in November 2011. Two weeks later, one of its agents fell victim to identity theft and had cause to use the service. Jonathan Greenwood, an agent based in Muskegon, Mich., was so impressed with the value, customer care and peace of mind he experienced with Identity Theft 911 that he began to highlight this benefit with prospective and existing members. Greenwood found that Identity Theft 911:

- costs much less than a primary competitor
- offers superior service
- affords victims peace of mind
- helps attract and retain members
- gives agents a competitive edge

A Benefit With Added Value

When Jonathan Greenwood checked his work email before going to bed one night, he was surprised to see an alert from Discover® Card about a change to his login credentials. Greenwood rarely used the card, which was dedicated to work-related expenses, and he hadn't changed his login information. He suspected identity fraud.

Greenwood learned that someone had used his card to make an online purchase. The perpetrator had access to the last four digits of Greenwood's Social Security number, his birth date, and his mother's maiden name. Discover® locked Greenwood's account but he was concerned the thief could open new lines of credit with his information. "My stomach was in knots," he said. "I didn't sleep well that night."

The next morning, Greenwood considered signing up for help with LifeLock at a cost of \$247.50 a year. But a colleague reminded him that Michigan Farm Bureau recently had bundled Identity Theft 911 services into its \$48 annual membership fee.

"The first question people ask is, 'What do you get with membership?'" said Greenwood, of meetings with prospective members. "So I've used this story a number of times because I was ready to pay \$247.50 to LifeLock, and that's every year, when my farm bureau membership offered better coverage for only \$48."

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—Jonathan Greenwood, agent



Hands-On, Expert Customer Service

A seamless transfer from Michigan Farm Bureau's customer service to Identity Theft 911's fraud resolution center made a big impression on Greenwood. He felt immediate assurance when a fraud investigator was assigned to help him until his case was resolved. And Greenwood knew he was in good hands when the investigator, Donna Miller, interviewed him thoroughly to gather the facts of the case, took time to analyze the situation, and provided a defensive strategy and plan of action.

The first step was to report the matter to TransUnion credit bureau so the appropriate actions could be taken. "Donna had me on the phone with TransUnion in 30 seconds," Greenwood said. "I couldn't get a live body at any of those places when I tried calling on my own." Then she enrolled Greenwood in credit and fraud monitoring services to watch for additional fraud.

Miller also followed up with Greenwood 10 days later to make sure Discover® removed the charge and inquire about any other concerns.

"I felt safe again," Greenwood said. "Everything she did bred confidence. She's got a follow-up plan in place. I feel I don't really have to worry about this anymore."

Confidence, Peace of Mind

Indeed, Identity Theft 911's fraud investigators are highly trained professionals with expertise in identity theft trends, resolution and overall identity management.. They are passionate about helping victims restore their identities. To that end, they create solutions tailored to each victim's situation and needs.

"After I told Donna what happened, I was impressed with how she came back with a plan to counteract whoever was attacking me," Greenwood recalled. "She laid out the steps in an orderly fashion. Her obvious experience gave me confidence. I was all worked up the night before, and by the end of that call I didn't have a care in the world."

Greenwood's personal experience with identity theft and with Identity Theft 911's resolution services has spurred him to champion this benefit in his insurance practice. Although Michigan Farm Bureau membership includes other appealing perks, he finds the benefit of identity theft protection services to be unique, valuable and worthwhile to promote to clients and prospects.

Greenwood considers the package of Identity Theft 911 services a great asset that gives him a competitive edge. He has begun to use it to attract new farm bureau members and strengthen customer satisfaction with existing ones.

"We have a lot of sales pressure from competitors who focus on what's cheap, but what you find as an agent is people are buying stuff that's not covering them," he said.

"We're trusted advisers," Greenwood explained. "We have an educational component that differentiates us from our competitors. We try to find out what your situation is and what you need to protect yourself. The identity management benefit fits in with that discussion. We can say, 'Here's something else you're protected from that you don't get over there.'" ■