

1st Quarter 2011 Investor Update

May 10, 2011

Intersections Corporate Overview

Statements in this presentation relating to future plans, results, performance, expectations, achievements and the like are considered “forward-looking statements.” These forward-looking statements involve known and unknown risks and are subject to change based on various factors and uncertainties that may cause actual results to differ materially from those expressed or implied by these statements. Factors and uncertainties that may cause actual results to differ include, but are not limited to, the risks disclosed in the company’s filings with the U.S. Securities and Exchange Commission. The company undertakes no obligation to revise or update any forward-looking statements.

About Intersections Inc.

Intersections Inc. (Nasdaq: [INTX](#)) is a leading provider of consumer and corporate identity risk management services. Eight million consumers are actively protected by Intersections' consumer and breach remediation services offered through North America's leading financial institutions, directly to consumers under its award-winning IDENTITY GUARD® brand (www.identityguard.com), and through its exclusive partnership with ITAC, [the Identity Theft Assistance Center](#). Since its inception in 1996, Intersections has protected 32 million consumers.

Fast Facts

Founded: 1996

NASDAQ Symbol: INTX

Headquarters: Chantilly, VA

Employees: 787

Customers: 8 million

EBITDA From Continuing Operations *
(\$ millions)

LTM Adjusted EBITDA (\$MM)



* Latest Twelve Months (LTM) consolidated adjusted EBITDA from continuing operations before share related compensation.

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Shareholder Initiatives

- ▶ On March 31, 2011 Intersections repurchased 1,742,463 shares of common stock owned by CCP Equity Partners, approximately 9.7 percent of the outstanding shares at that time. The purchase price was approximately \$19.6 million, based on the negotiated purchase price of \$11.25 per share.
- ▶ We currently have \$20 million authorized by our Board of Directors for future stock purchases.
- ▶ On April 21, 2011 Intersections' Board of Directors declared a regular quarterly cash dividend on its common stock of \$0.15 per share. The dividend will be paid on June 10, 2011 to stockholders of record at the close of business on May 31, 2011. This is the fourth consecutive quarter Intersections has paid a dividend. Intersections' annual dividend yield would be 4% percent based on the closing price of \$14.66 on Monday May 9, 2011.
- ▶ Intersections' Annual Meeting of Shareholders will be held on Wednesday May 18, 2011 at our offices at 3901 Stonecroft Boulevard, Chantilly, Virginia 20151 at 11:00 am EST.
- ▶ Intersections will present at the Stephens Spring Investment Conference at the New York Palace Hotel in New York City at 1 p.m. EST on Wednesday May 25, 2011. The presentation will be webcast live and available for replay on our website www.intersections.com.

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Consolidated Highlights

- ▶ Revenue for the first quarter of 2011 was \$90.4 million, a slight decrease of approximately 1 percent compared to the same quarter last year.
- ▶ For the first quarter of 2011 adjusted EBITDA before share related compensation was \$13.0 million, an increase of 100 percent compared to the first quarter of 2010.
- ▶ Income from continuing operations was \$4.6 million or \$0.23 per diluted share, compared to a loss from continuing operations of \$258 thousand or (\$.01) per diluted share for the first quarter of 2010.
- ▶ In the first quarter of 2011 Intersections generated \$12.7 million from cash flow provided by operating activities.

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Results Overview

- ▶ The Consumer Products and Services (CP&S) segment accounted for substantially all consolidated revenue and generated all of our consolidated EBITDA in the first quarter of 2011.
- ▶ CP&S revenue for the first quarter of 2011 was \$89.7 million, a decrease of 1.3 percent from the first quarter of 2010.
 - The slight decrease in revenue comes from the reduction in marketing leads from one of our large direct clients and the reduction in insurance services marketing.
- ▶ The approximately \$6.5 million increase in adjusted EBITDA in the first quarter of 2011 compared to the same quarter last year was driven by the following primarily CP&S changes:
 - Marketing expenses were lower due to the reduction in leads mentioned above, less leads for our insurance products, and lower media testing for our IDENTITY GUARD® brand.
 - Also contributing to the improvement was the decrease in commission expense stemming from the reduction in pre-paid commissions (or Bounty payments).
 - This was offset by higher data costs from one credit bureau, higher payments for non-credit data, and higher fixed costs ahead of expected growth in our call center and fulfillment operations, all of which are in our costs of revenue.
 - General and Administrative Expenses, before share related compensation, were also higher to support new client launches and ongoing investments in eCommerce.
 - The contribution from our smaller Business Services segments were flat, albeit insignificant.

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Year End 2011 Guidance*

- ▶ **Low single digit revenue growth, driven by:**
 - The full year affect of reduced marketing leads from a large direct client.
 - A reduction in insurance services marketing.
 - Offset by incremental revenue from new business and organic growth with other clients and direct to consumer.

- ▶ **Adjusted EBITDA before share related compensation to be essentially flat, due to:**
 - Higher data costs from one of the credit bureaus.
 - Higher payments under an agreement for non-credit data.
 - Higher costs related to our new Call Center and new color printing capabilities.
 - Ongoing investments related to launching new clients, before their incremental revenue begins.
 - Ongoing investments to complete the roll out of our eCommerce platform.
 - Offset by the revenue growth, lower subscriber acquisition costs (e.g., Marketing and Bounty) and diligent cost management.

- ▶ **2011 is expected to be a year of absorbing new relationships, continuing profitability from existing business and positioning our company for further growth in 2012.**

* Guidance as of May 10, 2011

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Our strategy is proven and straightforward:

- ▶ Maintain and expand our strong relationships with large financial institutions.
- ▶ Diversify by adding new marketing verticals such as smaller banks, Internet service providers and insurance companies.
- ▶ Provide the best customer service, to our consumers and our partners.
- ▶ Add new identity theft solutions to meet the evolving dangers of identity theft.
- ▶ Continue to make long-term cash flow driven decisions.