

3rd Quarter 2011 Investor Update

November 9, 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. Intersections' services are offered through North America's leading financial institutions, directly to consumers under Intersections' award-winning IDENTITY GUARD® brand, and through the company's exclusive partnership with ITAC, [the Identity Theft Assistance Center](#). Since 1996, Intersections has protected the identities of more than 34 million consumers.

Fast Facts

Founded: 1996

NASDAQ Symbol: INTX

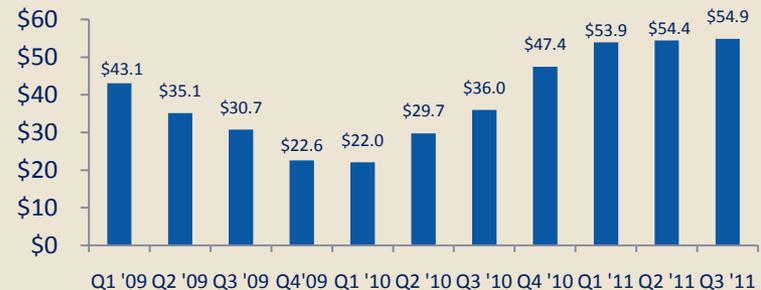
Headquarters: Chantilly, VA

Employees: 988

Consumers Protected To Date: More than 34 million

Adjusted EBITDA From Continuing Operations *
(\$ millions)

LTM Adjusted EBITDA (\$MM)



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

3rd Quarter 2011 Update

Investors & Media Update

- ▶ On November 9, 2011 Intersections' Board of Directors declared a quarterly cash dividend of \$.20 per common share. The dividend will be paid on December 9, 2011 to stockholders of record at the close of business on November 30, 2011. Based on the closing price on November 8, 2011 of \$16.60 this represents an annual yield of approximately 4.8%.
- ▶ This marks the 6th consecutive quarter of dividend payments, and the 2nd consecutive quarter payment since we increased our regular quarterly dividends by 33 percent.
- ▶ Intersections IDENTITY GUARD[®] TOTAL PROTECTION earns "Best in Class" in Javelin Strategy and Research 2011 Identity Protection Services Scorecard; as well as earning the "Best Overall" rating after receiving the highest score of all 24 products evaluated.
- ▶ Intersections was awarded a spot in the 2011 InformationWeek 500 for the second consecutive year, an annual listing of the nation's most innovative users of business technology.
- ▶ Released KIDSure[®], the most comprehensive service of its type to monitor thousands of data sources searching for minors' information such as SSN and bank account information, public records, and credit cards.

3rd Quarter 2011 Update

Consolidated Highlights

- ▶ Revenue for the third quarter of 2011 was \$94.3 million, representing a 5.6 percent increase from the same quarter last year.
- ▶ For the third quarter of 2011 adjusted EBITDA from continuing operations before share related compensation was \$13.3 million, an increase of 3.5 percent compared to the third quarter of 2010. Adjusted EBITDA for the last twelve months ended September 30, 2011 was \$54.9 million.
- ▶ Income from continuing operations was \$4.6 million for the third quarter of 2011, or \$0.24 per diluted share, compared to \$4.4 million, or \$0.24 per diluted share for the third quarter of 2010. Income from continuing operations for the nine months ended September 30, 2011 was \$14.4 million, or \$0.76 per diluted share, compared to \$8.9 million, or \$0.49 per diluted share for the same period last year.
- ▶ For the first nine months of 2011 Intersections generated \$27.5 million from cash flow provided by operating activities, including \$15.9 million generated in the third quarter of 2011.

3rd Quarter 2011 Update

Results Overview

- ▶ The CP&S segment accounted for substantially all consolidated revenue and generated the majority of our consolidated adjusted EBITDA in the third quarter of 2011.
- ▶ CP&S revenue for the third quarter of 2011 was \$93.4 million, an increase of 5.4 percent from the third quarter of 2010.
 - The increase in revenue is primarily the result of a new indirect client launched in the 2nd quarter, strong growth of our IDENTITY GUARD[®] suite of products, and improving retention and steady growth in several other programs.
- ▶ The \$445 thousand increase in consolidated adjusted EBITDA in the third quarter of 2011 compared to the same quarter last year was primarily driven by the following CP&S changes:
 - Marketing was lower due primarily to the reduction of marketing leads from a large direct client
 - Commission expenses decreased due largely to a reduction in pre-paid commissions
 - These were offset by higher data costs from one credit bureau, higher payments for non-credit data, and slightly higher fixed operations costs – all of which are in our Cost of Revenue line
 - G&A before share related compensation was also higher primarily related to increased payroll and facilities expense, partially offset by a decrease in certain corporate expenses.
- ▶ We expect to cease all material new marketing efforts with Bank of America by the end of 2011. We do not expect this to impact our existing base of subscribers.
- ▶ Both the Online Brand Protection[®] and the Bail Bonds Industry Solutions segments reported improved results in the third quarter of 2011 from the same quarter last year.

3rd Quarter 2011 Update

	2010 Results (\$MM)	FY 2011 <i>as of</i> 8/9/2011	FY 2011 <i>as of</i> 11/9/2011	FY 2012 <i>as of</i> 11/9/2011
Revenue	364.1	Low Single Digit Growth	Low Single Digit Growth	Lower than 2011
Adj. EBITDA *	47.4	Mid Single Digit Growth	Approx Growth. of 10%	5-8% Growth Over 2011 Projections

* Consolidated adjusted EBITDA from continuing operations before share related compensation. Excludes the impact of restructuring charges, if any, in 2012.



Thank You

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