



3rd Quarter 2010 Investor Update

November 15, 2010

Intersections Corporate Overview



Safe Harbor Statement

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.



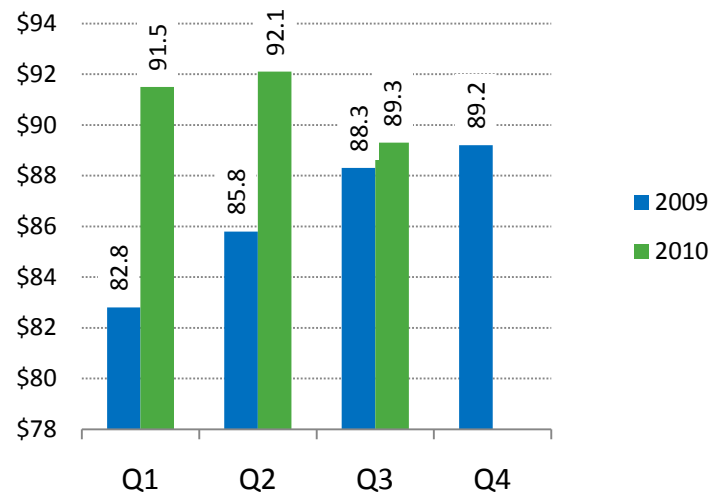
About Us

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 more than 30 million consumers.

Fast Facts

Founded:	1996
NASDAQ Symbol:	INTX
Headquarters:	Chantilly, VA
Employees:	816
Customers:	8 million +

Revenue From Continuing Operations (\$ millions)



Excludes Background Screening Segment sold in July 2010

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Strategic Update

On July 19, 2010, Intersections divested its Background Screening segment for \$15.0 million in cash plus adjustments for working capital and other items. We have recast our consolidated statements of operations for the sale of this segment for the periods presented.

Intersections' Board of Directors authorized the payment of a regular quarterly cash dividend of \$0.15 cents per share to be paid on December 10, 2010 to stockholders of record as of the close of trading on November 30, 2010. Based on Friday's closing price of \$10.68 per share, this represents a dividend yield of approximately 5.6%. While the company expects to continue to pay dividends on an ongoing quarterly basis for the foreseeable future, any future dividend payments will be reviewed individually and declared by the Board at its discretion.

As announced on the August, 2010 Business Update call, Intersections' Board of Directors authorized management to assess financing alternatives that could be used to pay special dividends and / or make stock repurchases. We continue to assess market conditions for these financing alternatives. Preliminary indications suggest the credit markets are receptive to funding such a financing; however, the completion and timing of such a financing are dependent upon a number of factors, certain of which are out of our control. We are unsure at this time whether this financing will be completed in the current year or at all. The Board has not yet authorized completion of a new financing.

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Consolidated Results

Consolidated quarterly revenue increased to approximately \$89.3 million in the third quarter of 2010, an increase of 1.1% versus the third quarter of 2009. Consolidated revenue for the quarter increased by approximately \$1.0 million compared to the third quarter of 2009, consisting of an approximately \$872 thousand increase from the Consumer Products and Services segment and an approximately \$128 thousand increase from our remaining Business Services businesses.

Consolidated adjusted EBITDA before share based compensation and non-cash impairment charges were approximately \$12.6 million in the third quarter of 2010, an increase of over 66% versus the third quarter of 2009. The majority of the increase was driven by the increase in revenue, lower costs of revenue, and lower marketing costs in our CP&S segment.

Year to date adjusted EBITDA before share based compensation and non-cash impairment charges through September 30, 2010 was approximately \$33.0 million compared to approximately \$18.6 million for all of calendar year 2009.

Cash flow from operations was approximately \$6.9 million for the third quarter of 2010 and approximately \$33.1 million for the first nine months ending September 30, 2010.

Intersections generated quarterly net income of approximately \$10.3 million (56 cents per diluted share) versus approximately \$349 thousand in the third quarter of 2009.

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Consumer Products & Services Segment

The Consumer Products and Services segment is composed of:

- ▶ The endorsed marketing business in which Intersections typically co-brands and co-markets products with marketing partners, and
- ▶ The consumer direct business where Intersections markets the IDENTITY GUARD® brand of products directly to consumers.

Total subscribers were at approximately 4.1 million as of September 30th, and sequential quarter over quarter growth in new subscriber enrollments for the Third Quarter of 2010 were 12% higher compared to Second Quarter of 2010.

We added 25 new endorsed marketing partners year to date, including another Top 10 financial institution announced previously. Start up expenses from these clients drove higher General & Administrative expense in 3Q; and will continue to drive higher overhead expenses in the fourth quarter of 2010 and first half of 2011.

Cost of Revenue in the Third Quarter of 2010 decreased over the Third Quarter of 2009 by approximately \$996 thousand primarily as a result of product mix and lower initial fulfillment expenses.

Marketing expense were reduced by approximately \$3.7 million compared to the Third Quarter of 2009 due to reduced marketing partner leads in our endorsed business and a reduction in our Direct To Consumer marketing spend.

General and Administrative expense in the Third Quarter of 2010 were higher than the same quarter last year due to primarily to expenses related to the launch of the new Top 10 bank, as well as continued investments in our consumer direct platform.

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Business Services Results

Business Services consists of:

- ▶ Our Online Brand Protection segment, NetEnforcers, Inc.
- ▶ Our Bail Bonds Industry Solutions segment, Captira Analytical, LLC.

Net Enforcers Inc. generated approximately \$119 thousand in income before income taxes in the third quarter of 2010, on revenues of approximately \$555 thousand. This compares to revenues of approximately \$493 thousand and a loss before income taxes of approximately \$2.0 million in the third quarter of 2009.

Captira Analytical, LLC generated a loss of approximately \$214 thousand in income before income taxes in the third quarter of 2010, on revenues of approximately \$144 thousand. This compares favorably to revenues of approximately \$76 thousand and a loss before income taxes of approximately \$521 thousand in the third quarter of 2009.

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Latest Guidance

We anticipate continued positive performance from our core Consumer Products and Services business for the balance of 2010.

We expect full year 2010 revenue growth of approximately 3-5% versus 2009, excluding Screening International.

- ▶ We expect revenue in the Consumer Products and Services segment for the Fourth Quarter of 2010 to be flat to slightly lower than the Third Quarter of 2010.
- ▶ We now expect the new Top 10 bank announced in August 2010 to launch in the first half of 2011, instead of our original expectation of the end of 2010.
- ▶ We expect revenue for the Consumer Products and Services to start growing again at a mature rate in 2011 as the effect of reduced marketing leads fully works through the system and new marketing partners come on board.

In the trailing twelve months ended September 30, 2010, Intersections produced approximately \$34.7 million in adjusted EBITDA before share based compensation (excluding Screening International). Our outlook for CY 2010 is for an improvement in our trailing 12 month adjusted EBITDA before share based compensation.

- ▶ This guidance incorporates the sale of Screening International.
- ▶ The forward looking guidance provided in this presentations does not include any impact related to any potential financing alternatives, special dividends and/or share repurchases all of which are not fully known at this time.
- ▶ Adjusted EBITDA before share based compensation in the Fourth Quarter of 2010 will be lower than the third Quarter of 2010 due to the growth in new subscriber additions driving up Cost of Revenue slightly, ongoing investments related to the new clients, and ongoing investments to continue to build out our e-commerce platform.