

4th Quarter 2010 Investor Update
March 16, 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 more than 32 million consumers.

Fast Facts

Founded: 1996

NASDAQ Symbol: INTX

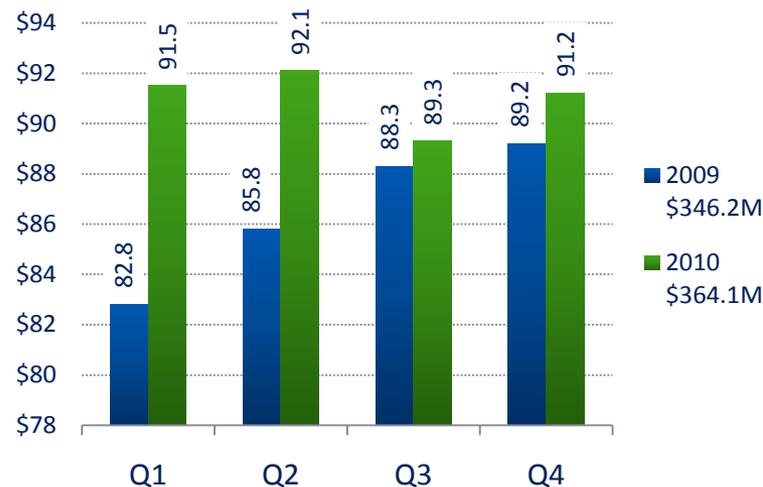
Headquarters: Chantilly, VA

Employees: 787

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. Income from discontinued operations included a gain on disposal of \$5.9 million, was \$5.5 million compared to a loss from discontinued operations of \$7.0 million for the years ended December 31, 2010 and 2009, respectively.
- ▶ Intersections paid a regular quarterly cash dividend on its common stock of \$0.15 per share. On March 10, 2011, the company paid a dividend of \$0.15 per share on September 10, 2010 and December 10, 2010.
- ▶ In the fourth quarter of 2010, Intersections prepaid in its entirety the remaining principal on its revolving credit facility of \$21.0 million. We have \$25 million with our current Credit Agreement, which expires at the end of 2011. We are in the process of negotiating a new credit facility to replace the current Credit Agreement

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Consolidated Results

- ▶ For fiscal 2010 revenue was \$364.1 million, a new record, and an increase of 5.2 percent from 2009.
- ▶ For fiscal 2010 adjusted EBITDA from continuing operations before share related compensation was \$47.4 million, compared to \$22.6 million in 2009, an increase of 110 percent year-over-year.
- ▶ Intersections' 2010 Income from continuing operations was \$14.9 million or \$0.81 per diluted share, compared to Income from continuing operations of \$687 thousand, or \$.04 per diluted share, in 2009.
- ▶ In 2010 Intersections generated \$48.3 million in cash flow provided by operating activities, excluding a \$5.9 million gain on the disposal of discontinued operations for the Background Screening segment.
- ▶ The Consumer Products and Services (or CP&S) segment accounted for substantially all consolidated revenue in 2010, and generated all of our earnings in 2010 offset by losses in the two smaller Business Services segments.

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Consumer Products & Services (CP&S) Segment

- ▶ The Consumer Products and Services segment consists of our identity theft solutions business where Intersections:
 - Co-brands and/or co-markets products with marketing partners, and
 - Markets our own IDENTITY GUARD® brand directly to consumers.

- ▶ Fiscal 2010 CP&S revenue was \$361.6 million, an increase of 5.2 percent from 2009.
 - The increase primarily comes from the growing percentage of revenue from direct marketing with both endorsed clients and our own IDENTITY GUARD® brand. Also contributing is the continued movement toward higher retail priced identity theft solutions in our sales mix and improving retention.

- ▶ Fiscal 2010 CP&S EBITDA before share related compensation was \$49.7 million, an increase of 67 percent from 2009.
 - The increase was primarily driven by the increase in revenue, lower costs of revenue due to lower subscription sales, and lower marketing expenses due to a reduction in direct marketing leads from one partner, reduced marketing of insurance products, and reduced media testing for our IDENTITY GUARD® brand.
 - General and Admin expenses, excluding share related compensation expenses, were basically flat in 2010 compared to 2009.

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Business Services Results

- ▶ Business Services consists of:
 - Our Online Brand Protection segment, Net Enforcers, Inc.
 - Our Bail Bonds Industry Solutions segment, Captira Analytical, LLC.

- ▶ Revenue for Net Enforcers Inc. was \$2.0 million in 2010, a decrease of (4.7%) compared to 2009. The Loss from Operations for this segment decreased to a Loss of (\$835) thousand for 2010 compared to a Loss of (\$5.8) million in 2009. The improvement in Loss from Operations was primarily due to a reduction in expenses associated with ongoing litigation and regulatory compliance.

- ▶ Revenue for Captira Analytical, LLC was \$533 thousand in 2010, a 56 percent increase compared to 2009. The Loss of Operations for this segment decreased to a Loss of (\$1.6) million in 2010 compared to a Loss of (\$2.9) million in 2009. The improvement in Loss from Operations was primarily due the impact of prior year non-cash impairment charges.

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Year End 2011 Guidance

- ▶ **Low single digit revenue growth, driven by:**
 - The full year impact of reduced marketing leads from a direct client that started in 2Q 2010.
 - A reduction in insurance services marketing.
 - Offset by incremental revenue from new business and organic growth with other clients.

- ▶ **Adjusted EBITDA before share related compensation to be basically 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 preparing to launch new clients, before their incremental revenue begins.
 - Ongoing investments to complete the roll out of our e-Commerce 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.**

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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.