



<<Member First Name>> <<Member Last Name>> <<City>> (insert Month Day, Year)
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

Subject: Security Incident

Quote No.: <<ClientDef/QuoteNumber>>

Dear <<Member First Name>>, <<Member Last Name>>

As you may know, Anderson & Murison is a wholesale insurance broker who assisted your retail insurance agent in applying for a personal umbrella insurance policy for you. We are writing to tell you about a data security incident that may have exposed some of your personal information. We take the protection and proper use of your information very seriously. That is why we are contacting you directly to let you know what happened and how we are protecting you personally.

What Happened?

Your agent used our personal umbrella rating system to obtain a quote through Anderson & Murison's web-based online personal umbrella rating system. To request a premium estimate, your agent provided us with information relating to you. On July 18, 2014, we discovered that some of the umbrella applications completed on our website were accessible for viewing on the internet. This inadvertent disclosure was not the result of an action or inaction by your retail insurance agent.

When we discovered the disclosure, we investigated further and learned that some of the umbrella applications completed on our web-based program were accessible for viewing on the internet at some point between June 2014 and July 18, 2014. As of July 18, 2014, those applications are no longer available for viewing. We have attached a copy of a sample application to give you an idea of the information that may have been available. Information that may have been disclosed includes your name, address, date of birth and driver's license.

Because some of the applications may have included information about others in your household, Anderson & Murison is taking the additional precaution of sending separate notification letters to every individual whose personal information was inadvertently disclosed. For example, if the application submitted for you listed two other members of your household who operated vehicles belonging to you, if that information included that other person's name, and date of birth or driver's license, those other persons will get letters just like this one. In that example, your household would get three total letters saying essentially the same thing.

At this time, there is no evidence to suggest that there has been, or will be, any attempt to misuse any of the information and we are unaware of any actual identity theft resulting from these disclosures. We believe that limited unauthorized access occurred, but we cannot track exactly who accessed, or if any applications were downloaded or saved. We are continuing to investigate and monitor the situation.

After learning of the inadvertent disclosure on July 18, 2014, we immediately took action to end the possibility of unauthorized access by changing the involved server's authentication passwords and credentials for the affected accounts.

Given the potentially serious nature of any data breach, we have reported the breach to law enforcement, and if required by your state regulations, your state Attorney General's Office. The notification has not been delayed as a result of a law enforcement investigation.

What Are We Doing To Protect You?

It is always a good practice to monitor all of your financial accounts for any signs of suspicious activity. Also, if you determine that an account has been fraudulently established using your identity, you should immediately contact a credit reporting agency.

While we have no evidence that any of your personal information was targeted or used, as a precaution and to help relieve concerns and restore confidence following this incident, Anderson & Murison secured the services of Kroll to **provide identity theft protection at no cost to you** for 1 year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Your identity theft protection services include **Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Theft Insurance and Identity Theft Consultation and Restoration**. Please note that in order to activate your services you will need to follow the instructions in the section titled "How to Take Advantage of Your Identity Theft Protection Services" below. Additional information describing your services is included with this letter.

To receive credit monitoring, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

What Should You Do If You Have Any Questions Or Feel You Have An Identity Theft Issue?

Call 1-877-277-2777, 8 a.m. to 5 p.m. (Central Time), Monday through Friday. Kroll's licensed investigators are standing by to answer your questions or help you with concerns you may have. Please have your membership number ready.

Again, please know that this is a precautionary advisory, but given the seriousness of this issue, we want to assist you in taking every safeguard necessary to ensure your privacy. We are committed to fully protecting the information entrusted to us by our retail producers and policyholders. We regret that this has happened and any inconvenience that this situation may cause you. We trust that the quality and reliability of the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,



James McCarthy
President
Anderson & Murison, Inc.

P.S. Remember, safeguards for your personal data security are available at no cost to you. To enroll:

1. Visit www.kroll.com and follow the online instructions to take advantage of your identity theft protection services.

To receive your credit services by mail, please contact our office, phone call 1-877-277-2777, or Kroll In House use 1-844-267-2777.

2. Call 1-877-277-2777 if you have an identity theft issue or if you have any questions. Kroll's licensed investigators are ready to help you.

How to Take Advantage of Your Identity Theft Protection Services

Visit www.kroll.com and follow the online instructions to take advantage of your identity theft protection services.

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide your membership number.

www.kroll.com is compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox or Safari.

Membership Number: <<Member ID>>

Help is only a phone call away.

If you have a question, need assistance, or feel you may be a victim of identity theft, Call 1-877-277-2777, 8 a.m. to 5 p.m. (Central Time), Monday through Friday, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.



800 West Colorado Blvd., P.O. Box 41911 Insurance License #0323106
 Los Angeles, CA 90041 www.andersonmurison.com
 (323) 255-2333 or (800) 234-6977 FAX (323) 255-0957

Anderson & Murison, Inc.
 Wholesale Insurance Services

Personal Umbrella Application

Last Name	First	Middle	Producer: _____
Address	Number & Street	City	State
Zip			Producer Code: _____
Garaging Address (if different)			Agent/Brkr Lic #: _____
Police Period From: _____ To: _____			Office Address: _____
Renews Policy Number			City: _____ State: _____ Zip: _____
			Tel: _____ Fax: _____

COVERAGES		PREMIUMS		CALCULATIONS
Application for Primary Umbrella	<input type="checkbox"/>	Basic	\$	
Application for Excess Umbrella	<input type="checkbox"/>	Residences	\$	
POLICY AMOUNT	RETENTION	Automobiles	\$	
\$	Million \$	Recreational Vehicles	\$	
OPTIONAL COVERAGES TO APPLY:		Watercraft	\$	
		Other	\$	
		Total	\$	

PRIMARY POLICY INFORMATION			LIMITS OF LIABILITY	
TYPE OF POLICY	COMPANY/POLICY NUMBER	POLICY PERIOD	BODILY INJURY	PROPERTY DAMAGE
AUTOMOBILE				
PERSONAL LIABILITY				
WATERCRAFT				
RECREATIONAL VEHICLE				
UNDERLYING UMBRELLA		\$		MILLION

OPERATOR INFORMATION								
LIST ALL MEMBERS OF THE HOUSEHOLD AND ALL OPERATORS OF VEHICLES/WATERCRAFT AS REQUIRED BY COMPANY								
#	NAME	DRIVERS LICENSE NUMBER	STATE	DATE OF BIRTH	VEHICLE CRAFT, % OF USE, ETC	MINOR VIOL (3 YEARS)	MAJOR VIOL (3 YEARS)	ACCIDENT (3 YEARS)
1						0	0	0
2						0	0	0
3						0	0	0
4						0	0	0

REAL ESTATE					
LIST ALL OWNED, LEASED OR OCCUPIED RESIDENCES, BUILDINGS, FARMS, VACANT LAND, ETC					
#	LOCATION	DESCRIPTION	# UNITS/ACRES	YEAR BUILT	OCCUPANCY
1					
2					
3					

AUTOMOBILES RECREATIONAL			VEHICLES		
LIST ALL AUTOS OWNED, LEASED			LIST MOTORCYCLES, SNOWMOBILES, DUNE BUGGIES, MINIBIKES, ETC.		
#	YEAR	MAKE AND MODEL	#	YEAR	MAKE AND MODEL
1			1		
2			2		
3			3		

WATERCRAFT								
LIST ALL WATERCRAFT OWNED, LEASED, CHARTERED OR FURNISHED FOR REGULAR USE								
#	YEAR	TYPE, MANUFACTURER, MODEL	LENGTH	H.P.	MAX SPEED	COST NEW	CURR. VALUE	WATERS NAVIGATED
1								
2								

EMPLOYMENT	
OCCUPATION	EMPLOYER'S NAME AND ADDRESS
SPOUSE'S OCCUPATION	EMPLOYER'S NAME AND ADDRESS
OTHER OPERATOR'S OCCUPATION	EMPLOYER'S NAME AND ADDRESS
PRIOR EXPERIENCE	
HAS ANY LOSS OCCURRED ON ANY PRIMARY OR EXCESS POLICY, EXCEEDING \$5,000.00 DURING THE LAST 5 YEARS? <input type="checkbox"/> NO <input type="checkbox"/> YES (EXPLAIN)	PRIOR CARRIER AND POLICY NUMBER

GENERAL INFORMATION							
#	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO	#	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO
1	Any aircraft owned, leased, chartered or furnished for regular use?	<input type="checkbox"/>	<input type="checkbox"/>	8	Do you employ any residence employees?	<input type="checkbox"/>	<input type="checkbox"/>
2	Any driver convicted for any traffic violations? (Last 3 years)	<input type="checkbox"/>	<input type="checkbox"/>	9	Any non-owned property exceeding \$1,000.00 in value in your care, custody or control?	<input type="checkbox"/>	<input type="checkbox"/>
3	Any driver with mental/physical impairments?	<input type="checkbox"/>	<input type="checkbox"/>	10	Any non-owned business and/or professional activities included in the primary policies?	<input type="checkbox"/>	<input type="checkbox"/>
4	Any premises, vehicles, watercraft, aircraft used for business?	<input type="checkbox"/>	<input type="checkbox"/>	11	Does any primary policy have reduced limits of liability or eliminate coverage for specific exposures?	<input type="checkbox"/>	<input type="checkbox"/>
5	Any premises, vehicles, watercraft, aircraft, owned, hired, leased or regularly used, not covered by primary policies?	<input type="checkbox"/>	<input type="checkbox"/>	12	Was any coverage declined, cancelled, non-renewed? (Last 5 years)	<input type="checkbox"/>	<input type="checkbox"/>
6	Do you engage in any type of farming operation?	<input type="checkbox"/>	<input type="checkbox"/>	13	Any motorcycles, mopeds or all terrain vehicles owned by the insured? (May be excluded)	<input type="checkbox"/>	<input type="checkbox"/>
7	Do you hold any non-remunerative positions?	<input type="checkbox"/>	<input type="checkbox"/>	14	Any other underwriting information of which Company should be aware?	<input type="checkbox"/>	<input type="checkbox"/>
Remarks:				15	Are any business activities conducted from your residence or premises (excluded in policy jacket)?	<input type="checkbox"/>	<input type="checkbox"/>

Notice to Applicant: In compliance with Public Law 91-508 this notice is to inform you that in connection with your application for insurance (1) an investigation may be made as to your insurability, including information as to character, general reputation, personal characteristics and mode of living, and (2) additional information as to the nature and scope of any investigation requested will be furnished to you, upon your written request made within a reasonable time after you receive this notice.

I have read the foregoing and agree that it is true and complete to the best of my knowledge and that this policy, if issued, and all renewals thereof, are to be issued in reliance upon this information, unless a change in information is supplied by me. I understand that signing this application does not bind me to

accept this insurance nor does it bind the company to issue a policy to me

APPLICABLE IN THE STATE OF NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

INSURANCE CANNOT BE CONSIDERED FOR BINDING UNLESS THIS APPLICATION IS SIGNED BY THE APPLICANT:

Applicant Signature _____ Time _____ Date _____

Agent/Broker Signature _____ Time _____ Date _____



To the Parents of

<<Member First Name>> <<Member Last Name>>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip Code>>

<<Phone (City, State, Country, City, Area)>>

Subject: Security Incident

Quote No.: <<ChildDef1(QuoteNumber)>>

To the Parents of <<Member First Name>> <<Member Last Name>>

As you may know, Anderson & Murison is a wholesale insurance broker who assisted your retail insurance agent in applying for a personal umbrella insurance policy for you and your child. We are writing to tell you about a data security incident that may have exposed some of your child's personal information. We take the protection and proper use of your child's information very seriously. That is why we are contacting you directly to let you know what happened and how we are protecting your child personally.

What Happened?

Your agent used our personal umbrella rating system to obtain a quote through Anderson & Murison's web-based online personal umbrella rating system. To request a premium estimate, your agent provided us with information relating to your child. On July 18, 2014, we discovered that some of the umbrella applications completed on our website were accessible for viewing on the internet. This inadvertent disclosure was not the result of an action or inaction by your retail insurance agent.

When we discovered the disclosure, we investigated further and learned that some of the umbrella applications completed on our web-based program were accessible for viewing on the internet at some point between June 2014 and July 18, 2014. As of July 18, 2014, those applications are no longer available for viewing. We have attached a copy of a sample application to give you an idea of the information that may have been available. Information that may have been disclosed includes your child's name, address, date of birth and driver's license.

Because some of the applications may have included information about others in your household, Anderson & Murison is taking the additional precaution of sending separate notification letters to every individual whose personal information was inadvertently disclosed. For example, if the application submitted for you listed two other members of your household who operated vehicles belonging to you, if that information included that other person's name, and date of birth or driver's license, those other persons will get letters just like this one. In that example, your household would get three total letters saying essentially the same thing.

At this time, there is no evidence to suggest that there has been, or will be, any attempt to misuse any of the information and we are unaware of any actual identity theft resulting from these disclosures. We believe that limited unauthorized access occurred, but we cannot track exactly who accessed, or if any applications were downloaded or saved. We are continuing to investigate and monitor the situation.

After learning of the inadvertent disclosure on July 18, 2014, we immediately took action to end the possibility of unauthorized access by changing the involved server's authentication passwords and credentials for the affected accounts.

Given the potentially serious nature of any data breach, we have reported the breach to law enforcement, and if required by your state regulations, your state Attorney General's Office. The notification has not been delayed as a result of a law enforcement investigation.

What Are We Doing To Protect Your Child?

It is always a good practice for your child to monitor all of their financial accounts for any signs of suspicious activity. Also, if you determine that an account has been fraudulently established using your child's identity, you should immediately contact a credit reporting agency.

While we have no evidence that any of your child's personal information was targeted or used, as a precaution and to help relieve concerns and restore confidence following this incident, Anderson & Murison secured the services of Kroll to **provide identity theft protection at no cost** for 1 year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Your child's identity theft protection services include **Identity Theft Consultation and Restoration**.

What Should You Do If You Have Any Questions Or Feel Your Child Has An Identity Theft Issue?

Call 1-855-205-6946, 8 a.m. to 5 p.m. (Central Time), Monday through Friday. Kroll's licensed investigators are standing by to answer your questions or help you with concerns you may have. Please have your child's membership number ready.

Again, please know that this is a precautionary advisory, but given the seriousness of this issue, we want to assist your child in taking every safeguard necessary to ensure their privacy. We are committed to fully protecting the information entrusted to us by our retail producers and policyholders. We regret that this has happened and any inconvenience that this situation may cause you or your child. We trust that the quality and reliability of the services we are offering demonstrate our continued commitment to your child's security and satisfaction.

Sincerely,



James McCarthy
President
Anderson & Murison, Inc.

How to Take Advantage of Your Identity Theft Protection Services

Membership Number: <<Member ID>>

Help is only a phone call away.

If you have a question, need assistance, or feel your child may be a victim of identity theft, Call 1-855-205-6946, 8 a.m. to 5 p.m. (Central Time), Monday through Friday, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your child's situation and safeguard their identity.



800 West Colorado Blvd., P.O. Box 41911 Insurance License #0323106
 Los Angeles, CA 90041 www.andersonmurison.com
 (323) 255-2333 or (800) 234-6977 FAX (323) 255-0957

Anderson & Murison, Inc.
 Wholesale Insurance Services

Personal Umbrella Application

Last Name		First		Middle		Producer: _____	
Address		Number & Street		City		State	
Zip		Garaging Address (if different)		Office Address		City: _____ State: _____ Zip: _____	
Police Period From: _____ To: _____		Renews Policy Number		Tel. _____		Fax. _____	

UMBRELLA INFORMATION					
COVERAGES		PREMIUMS		CALCULATIONS	
Application for Primary Umbrella <input type="checkbox"/>		Basic	\$		
Application for Excess Umbrella <input type="checkbox"/>		Residences	\$		
POLICY AMOUNT	RETENTION	Automobiles	\$		
\$	Million \$	Recreational Vehicles	\$		
OPTIONAL COVERAGES TO APPLY:		Watercraft	\$		
		Other	\$		
		Total	\$		

PRIMARY POLICY INFORMATION				LIMITS OF LIABILITY	
TYPE OF POLICY	COMPANY/POLICY NUMBER	POLICY PERIOD		BODILY INJURY	PROPERTY DAMAGE
AUTOMOBILE					
PERSONAL LIABILITY					
WATERCRAFT					
RECREATIONAL VEHICLE					
UNDERLYING UMBRELLA			\$		MILLION

OPERATOR INFORMATION								
LIST ALL MEMBERS OF THE HOUSEHOLD AND ALL OPERATORS OF VEHICLES/WATERCRAFT AS REQUIRED BY COMPANY								
#	NAME	DRIVERS LICENSE NUMBER	STATE	DATE OF BIRTH	VEHICLE, CRAFT, % OF USE, ETC.	MINOR VIOL (3 YEARS)	MAJOR VIOL (3 YEARS)	ACCIDENT (3 YEARS)
1						0	0	0
2						0	0	0
3						0	0	0
4						0	0	0

REAL ESTATE					
LIST ALL OWNED, LEASED OR OCCUPIED RESIDENCES, BUILDINGS, FARMS, VACANT LAND, ETC.					
#	LOCATION	DESCRIPTION	# UNITS/ACRES	YEAR BUILT	OCCUPANCY
1					
2					
3					

AUTOMOBILES RECREATIONAL			VEHICLES					
LIST ALL AUTOS OWNED, LEASED			LIST MOTORCYCLES, SNOWMOBILES, DUNE BUGGIES, MINIBIKES, ETC.					
#	YEAR	MAKE AND MODEL	#	YEAR	MAKE AND MODEL			
1			1					
2			2					
3			3					
WATERCRAFT								
LIST ALL WATERCRAFT OWNED, LEASED, CHARTERED OR FURNISHED FOR REGULAR USE								
#	YEAR	TYPE, MANUFACTURER, MODEL	LENGTH	H.P.	MAX SPEED	COST NEW	CURR. VALUE	WATERS NAVIGATED
1								
2								
EMPLOYMENT								
OCCUPATION			EMPLOYER'S NAME AND ADDRESS					
SPOUSE'S OCCUPATION			EMPLOYER'S NAME AND ADDRESS					
OTHER OPERATOR'S OCCUPATION			EMPLOYER'S NAME AND ADDRESS					
PRIOR EXPERIENCE								
HAS ANY LOSS OCCURRED ON ANY PRIMARY OR EXCESS POLICY EXCEEDING \$5,000.00 DURING THE LAST 5 YEARS?			PRIOR CARRIER AND POLICY NUMBER					
<input type="checkbox"/> NO <input type="checkbox"/> YES (EXPLAIN)								
GENERAL INFORMATION								
#	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO	#	EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO	
1	Any aircraft owned, leased, chartered or furnished for regular use?	<input type="checkbox"/>	<input type="checkbox"/>	8	Do you employ any residence employees?	<input type="checkbox"/>	<input type="checkbox"/>	
2	Any driver convicted for any traffic violations? (Last 3 years)	<input type="checkbox"/>	<input type="checkbox"/>	9	Any non-owned property exceeding \$1,000.00 in value in your care, custody or control?	<input type="checkbox"/>	<input type="checkbox"/>	
3	Any driver with mental/physical impairments?	<input type="checkbox"/>	<input type="checkbox"/>	10	Any non-owned business and/or professional activities included in the primary policies?	<input type="checkbox"/>	<input type="checkbox"/>	
4	Any premises, vehicles, watercraft, aircraft used for business?	<input type="checkbox"/>	<input type="checkbox"/>	11	Does any primary policy have reduced limits of liability or eliminate coverage for specific exposures?	<input type="checkbox"/>	<input type="checkbox"/>	
5	Any premises, vehicles, watercraft, aircraft, owned, hired, leased or regularly used, not covered by primary policies?	<input type="checkbox"/>	<input type="checkbox"/>	12	Was any coverage declined, cancelled, non-renewed? (Last 5 years)	<input type="checkbox"/>	<input type="checkbox"/>	
6	Do you engage in any type of farming operation?	<input type="checkbox"/>	<input type="checkbox"/>	13	Any motorcycles, mopeds or all terrain vehicles owned by the insured? (May be excluded)	<input type="checkbox"/>	<input type="checkbox"/>	
7	Do you hold any non-remunerative positions?	<input type="checkbox"/>	<input type="checkbox"/>	14	Any other underwriting information of which Company should be aware?	<input type="checkbox"/>	<input type="checkbox"/>	
Remarks:				15	Are any business activities conducted from your residence or premises (excluded in policy jacket)?	<input type="checkbox"/>	<input type="checkbox"/>	

Notice to Applicant: In compliance with Public Law 91-508 this notice is to inform you that in connection with your application for insurance (1) an investigation may be made as to your insurability, including information as to character, general reputation, personal characteristics and mode of living, and (2) additional information as to the nature and scope of any investigation requested will be furnished to you, upon your written request made within a reasonable time after you receive this notice

I have read the foregoing and agree that it is true and complete to the best of my knowledge and that this policy, if issued, and all renewals thereof, are to be issued in reliance upon this information, unless a change in information is supplied by me. I understand that signing this application does not bind me to

accept this insurance nor does it bind the company to issue a policy to me.

APPLICABLE IN THE STATE OF NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the states value of the claim for each violation.

FRAUD WARNING: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

INSURANCE CANNOT BE CONSIDERED FOR BINDING UNLESS THIS APPLICATION IS SIGNED BY THE APPLICANT:

Applicant Signature _____ Time _____ Date _____

Agent/Broker Signature _____ Time _____ Date _____

PUMBAPP (12-96)



What's Included in Your Identity Theft Protection Services

You've been provided with access to services from Kroll, a global leader in risk mitigation. Over the past 14 years, Kroll has provided data breach response services for cases impacting more than 100 million individuals including personal consultation to more than 180,000 consumers and worked some 8,000 confirmed identity theft cases. When you need assistance, rest assured that your services are backed by an expert team who can answer any question you may have.

The following services are included in your **Essential Monitoring** package:

Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance:



Consultation: You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Restoration: Kroll's restoration services are the most comprehensive of any provider. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more ... to resolve it.



Credit Monitoring through TransUnion: Credit services can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.



Web Watcher: Web Watcher helps to detect if your personal information is being bought and sold online. This program monitors hacker chat rooms, forums and other websites where criminals are known to trade stolen information. Thousands of sites are monitored, looking for matches to your personal information, such as Social Security, medical ID, and financial account numbers. If your information is found, you will be promptly alerted and provided with instructions to contact your investigator. Monitoring starts as soon as you enroll and select the information to search.

How to Take Advantage of Your Identity Theft Protection Services

Visit kroll.idMonitoringService.com

and follow the online instructions to take advantage of your identity theft protection services.

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide the membership number included with the accompanying letter.

Help is only a phone call away.

If you have a question, need assistance, or feel you may be a victim of identity theft, call Kroll at the toll-free number provided in the accompanying letter, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.



Public Persona: Public Persona monitors public record databases for names, aliases and addresses that are associated with your Social Security number. Records include, among other data sources, property or deed registration, internet job site providers, state occupational license data, and court proceedings. If information is found, an alert email is sent. If you see a name, address or alias that is not associated with you, contact Kroll's investigators for more information. Once you have enrolled, you can view the services at any time by logging onto Kroll's identity protection website.



Quick Cash Scan: Quick Cash Scan monitors thousands of short-term and cash-advance loan sources, such as rent-to-own or payday lenders. These are sometimes referred to as "non-credit" loans because the application process does not always include a credit check, making it easier to use stolen or fraudulent identity information. You'll receive an alert when a loan is reported, and you'll have the option to call a Kroll investigator for more information.



\$1 Million Identity Theft Insurance: Reimburses you for out-of-pocket expenses totaling up to \$1 million in legal costs for any one stolen identity event. Additional benefits include a \$0 deductible and coverage for fees associated with replacing documents, traveling expenses, loss of income, child care and elderly care and fraudulent withdrawals. All coverage is subject to the conditions and exclusions in the policy.

State Notification Requirements

All States.

You may obtain a copy of your credit report or request information on how to place a fraud alert or security freeze by contacting any of the national credit bureaus below. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

Equifax P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 www.equifax.com	Experian P.O. Box 2104 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-888-4213 www.transunion.com
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For residents of Massachusetts.

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of Massachusetts and West Virginia.

You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at above. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address,

and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze and free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

For residents of Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, and West Virginia.

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

For residents of Iowa.

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon.

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Illinois, Maryland and North Carolina.

You can obtain information from the Federal Trade Commission, and for residents of Maryland and North Carolina, from your respective state Office of the Attorney General, about steps you can take toward preventing identity theft.

**Federal Trade Commission
Consumer Response Center**
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

**Maryland Office of
the Attorney General**
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

**North Carolina Office of
the Attorney General**
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com