

EPIC Return mail will be processed by: IBC
P.O. Box 1624
Fort Mill, SC 29716
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135 Main Street
21st Floor
San Francisco, CA 94105



September 6, 2013

Dear [Redacted]:

Edgewood Partners Insurance Center (“EPIC”) is committed to protecting the personal information it maintains. Regrettably, we are writing to inform you about an incident involving some of that information.

In the evening hours of July 16 to July 17, 2013, five password protected unencrypted laptops were stolen from EPIC’s office located at 135 Main Street, 21st Floor, San Francisco, CA 94105. EPIC learned of this incident on July 17, 2013. Upon learning this, we reported the incident to law enforcement and began an investigation into the contents of the laptops, which included the engagement of an expert computer forensics company. After completing a thorough analysis, we discovered that one of the laptops contained information regarding current and former employees, job applicants, and independent contractors of EPIC and related companies and companies for which EPIC performs human resources functions. We also found information of certain beneficiaries and dependents of employees. Not all former employees, job applicants, beneficiaries, and dependents were affected. This information may have included your name, address, date of birth, driver’s license number, benefits information, and Social Security number. In some cases, limited financial or bank account information or health information may have been involved. To date, we have been unable to locate the laptops.

Even though nothing leads us to believe that the information on the laptops was targeted or that any information has been misused, we wanted to let you know this happened and assure you that we have taken this seriously. As a precautionary measure, we are providing you with a free one-year membership in ProtectMyID Alert™ from ConsumerInfo.com, Inc., an Experian® company, to provide you with credit monitoring capabilities and in-depth assistance in identity theft protection. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on identity theft prevention and ProtectMyID Alert™, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

Whether or not you choose to use Experian’s ProtectMyID™ Alert, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for unauthorized activity. Under federal law, you may obtain a free copy of your credit report once every 12 months from each of the below three major nationwide credit reporting companies by visiting www.annualcreditreport.com, or by calling 1-877-322-8228:

Equifax
1-800-685-1111
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

Experian
1-888-397-3742
P.O. Box 2002
Allen, TX 75013
www.experian.com

TransUnion
1-800-888-4213
P.O. Box 1000
Chester, PA 19022
www.transunion.com

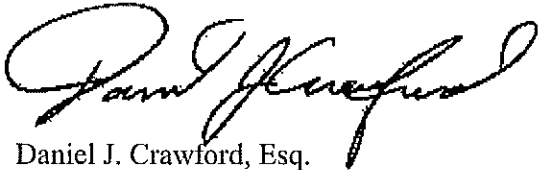
If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the attorney general's office in your home state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

In case of identity theft, you should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

We deeply regret any inconvenience this may cause you, and to help prevent something like this from happening in the future, we are conducting a comprehensive review of our information security practices and procedures and will be implementing new security measures over the next 30 days, including adding encryption software to all EPIC laptops. If you have any questions, please call 1-866-264-1049 between the hours of 9:00 AM EST - 7:00 PM EST Monday through Friday.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel J. Crawford". The signature is fluid and cursive, with a large initial "D" and "C".

Daniel J. Crawford, Esq.
Executive Vice President and General Counsel

Activate ProtectMyID Now in Three Easy Steps



1. ENSURE That You Enroll By: 11/30/13 (Your code will not work after this date.)
2. VISIT the ProtectMyID Web Site to enroll: <http://www.protectmyid.com/redeem>
3. PROVIDE Your Activation Code: [REDACTED]

If you have questions or need an alternative to enrolling online, please call 877-371-7902.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.