



<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Dear <<MemberFirstName>> <<MemberLastName>>,

We are writing to inform you of a recent security incident that may have resulted in the disclosure of your personal information. Although we believe misuse of your information is highly unlikely, this letter contains information about steps you can take to protect your information, and resources we are making available to help you. We take the security of your personal information very seriously, and sincerely apologize for any inconvenience this may cause you.

On Saturday, April 4, 2015, Gallant Risk & Insurance Services, Inc. learned that its locked administrative offices had been broken into by two unknown individuals and several password-protected laptops stolen. The offices were monitored by video surveillance cameras, and the surveillance footage was provided to law enforcement to assist with their investigation. We believe the two individuals who took the laptops were most likely interested in the electronics and not the information on the laptops. After a thorough investigation, it appears that your <<ClientDef1 (Breach Details Variable Text)>> may have been contained in documents or e-mails stored on the laptops. <<ClientDef2 (Your Social Security number was not stored on the stolen laptops and remains secure.)>>

Gallant Risk & Insurance Services, Inc., is an insurance brokerage that assists companies and individuals in obtaining various types of insurance. Many employers use Gallant to obtain workers' compensation and other types of employee-benefit related insurance, such as health and disability insurance. Gallant also assists employers with enrollment and the submission of claims to insurers. You or your employer may have provided Gallant with your information for these purposes.

Although we believe misuse of your information unlikely, out of an abundance of caution, we have retained the services of Kroll to provide identity theft protection at no cost to you for one 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 and Identity Theft Consultation and Restoration. Additional information describing your services is included with this letter.

Visit kroll.idMonitoringService.com and follow the online instructions to take advantage of your Identity Theft Protection Services.

Membership Number: <<Member ID>>

We want to assure you that we have taken steps to prevent this type of event from happening again. All passwords were immediately changed, and laptops were upgraded with new encryption technology.

We sincerely apologize for any inconvenience or concern that this matter may cause you. Please call 1-855-330-6366 Monday through Friday from 8:00 a.m. - 5:00 p.m., Central Time, with any questions or concerns.

Sincerely,

Dan Vaughan
Chief Executive Officer

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

To receive credit services, 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. To receive credit services by mail instead of online, please call 1-855-330-6366.

Take Advantage of 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 **Credit 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: Credit monitoring 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.

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.

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

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



Parent or Guardian of

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Dear Parent or Guardian of <<MemberFirstName>> <<MemberLastName>>,

We are writing to inform you of a recent security incident that may have resulted in the disclosure of some of your child's personal information. Although we believe misuse of your child's information is highly unlikely, this letter contains information about steps you can take to protect your child's information, and resources we are making available to help you. We take the security of your child's personal information very seriously, and sincerely apologize for any inconvenience this may cause you.

On Saturday, April 4, 2015, Gallant Risk & Insurance Services, Inc. learned that its locked administrative offices had been broken into by two unknown individuals and several password-protected laptops stolen. The offices were monitored by video surveillance cameras, and the surveillance footage was provided to law enforcement to assist with their investigation. We believe the two individuals who took the laptops were most likely interested in the electronics and not the information on the laptops. After a thorough investigation, it appears that your child's <<ClientDef1 (Breach Details Variable Text)>> may have been contained in documents or e-mails stored on the laptops. <<ClientDef2 (Their Social Security number was not stored on the stolen laptops and remains secure.)>>

Gallant is an insurance brokerage that assists companies and individuals in obtaining various types of insurance. Many employers use Gallant to obtain workers' compensation and other types of employee-benefit related insurance, such as health and disability insurance. Gallant also assists employers with enrollment and the submission of claims to insurers. You or your employer may have provided Gallant with your child's information for these purposes.

Although we believe misuse of your child's information unlikely, out of an abundance of caution, we have retained the services of Kroll to provide identity theft protection at no cost to you for one 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. Additional information describing your child's services is included with this letter.

Your child's Membership Number is <<Member ID>>.

We want to assure you that we have taken steps to prevent this type of event from happening again. All passwords were immediately changed, and laptops were upgraded with new encryption technology.

We sincerely apologize for any inconvenience or concern that this matter may cause you or your child. Please call 1-855-330-6366 Monday through Friday from 8:00 a.m. - 5:00 p.m., Central Time, with any questions or concerns.

Sincerely,

Dan Vaughan
Chief Executive Officer

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Receiving a letter notifying you of a data breach can be alarming. But most of the time it doesn't mean you're automatically a victim of identity theft—in fact, there are many positive steps that you can take to safeguard our identifiers and be on the lookout for suspicious activity relating to your personal information.

Kroll's expertise in assisting individuals affected by a breach is unsurpassed—we have the experience and expertise to assist with proactive protection steps and with any identity theft issue, should it arise. Our investigators have hundreds of hours of training coupled with the experience that comes only with helping real victims recover from identity theft. They can assist with best practice information for safeguarding your identifiers, placing fraud alerts, interpreting credit reports, and many other services that individuals can use regardless of whether they experience identity theft.

The following services are included in your **Consultation and Restoration** 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.

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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.

State Notification Requirements

All States.

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

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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.

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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