

<<Date>>

<<FirstName>> <<LastName>>
<<AddressLine1>>
<<AddressLine2>>
<<City>>, <<State>> <<ZipCode>>

Dear <<FirstName>> <<LastName>>,

We are writing to inform you that a data incident has taken place at Kroll Background Screening Services (Kroll) involving personal information. Kroll performs background checks for many companies, including Marsh & McLennan Companies, Inc. and our affiliates (collectively, “we”, “us”, or, the “Company”). According to available records we believe that you provided personal information to Kroll for a background check performed in connection with your application for employment or performance of services for the Company. Some of your personal information, including your name, Social Security Number, address, employment, and academic histories may have been on Kroll servers or networks impacted by this data incident.

On September 25, 2013, Kroll notified us that its systems were targeted by third parties for the purpose of obtaining background check information maintained by Kroll. Kroll told us that this intrusion into Kroll’s network began in June 2013 and continued until the second week of September. According to Kroll and published press reports, Kroll was one of several companies whose systems were targeted.

We have received briefings from Kroll and understand that Kroll is continuing its investigation into this incident. We also understand that a federal criminal investigation is underway into the persons behind this intrusion.

At this time, the Company has no evidence that your personal information has been taken. However, given the circumstances surrounding this incident, we concluded that the best course of action was to notify you and other potentially affected individuals of this incident and to advise you of complimentary credit protection services that we are making available. We have arranged to have AllClear ID provide identity protection services at no cost to you. These identity protection services, described below by AllClear ID, start on the date of this notice and you can use them at any time during the two years following that date:

- **AllClear SECURE:** The team at AllClear ID is ready and standing by if you need help protecting your identity. You are automatically eligible to use this service — there is no additional action required on your part. If a problem arises, call +1 877 313 1409 and an investigator will work to recover financial losses, restore your credit, and return your identity information to its proper condition. AllClear maintains an A+ rating at the Better Business Bureau.

- **AllClear PRO:** This service offers additional layers of protection and phone alerts, including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You can sign up online at enroll.allclearid.com, by mail with the enclosed mail-in registration form, or by phone by calling +1 877 313 1409 using the following redemption code: **{RedemptionCode}**.

Please note: Additional steps may be required by you in order to activate your phone alerts. Mailed registrations may take up to ten (10) business days before the registration is received and you are able to log in to your account.

Whether or not you use the complimentary identity protection services that the Company is offering, we encourage you to review the enclosed information about identity theft protection. This document contains information on how to contact the three national consumer reporting agencies — Experian, Equifax, and TransUnion.

In addition, we recommend that you remain vigilant and review your account statements and credit reports regularly, whether or not you enroll in the AllClear Pro service. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report fraudulent activity or any suspected incidence of identity theft to appropriate local law enforcement authorities.

We have also notified state regulators and law enforcement officials, as appropriate, and the three national consumer reporting agencies.

Our Company is committed to the protection of personal information entrusted to us. If you have further questions or concerns about this incident, please contact AllClear ID at +1 877 313 1409 between 8 a.m. and 8 p.m. Central time, Monday through Saturday.

Sincerely,

Scott Gilbert
Chief Risk and Compliance Officer
Marsh & McLennan Companies

Laurie Ledford
SVP, Chief Human Resources Officer
Marsh & McLennan Companies

US State Notification Information

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 our account. It is recommended by state law 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. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax

P.O. Box 740241
Atlanta, Georgia 30374
+1 800 685 1111
www.equifax.com

Experian

P.O. Box 2002
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

You can obtain information from the Federal Trade Commission about steps you can take to avoid 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

For residents of California

Notification regarding this data incident was not delayed as a result of law enforcement investigation.

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 Maryland and North Carolina

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General as well as the Federal Trade Commission about steps you can take to avoid identity theft.

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

For residents of Massachusetts and West Virginia

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. You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency at the addresses provided above by certified mail, overnight mail, or regular stamped mail. 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, unless 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.