

[Name]  
[Address]  
[City, State Zip]

Dear [Name],

RJL Insurance services, a consultant of [Client], recently became aware of a vulnerability in its computer network that may have resulted in the exposure of some electronic files. RJL has taken steps to secure the information and believes that it is no longer in any danger of exposure. Computer forensic experts were retained to assist in investigating the event and to provide guidance on notification obligations under state and federal laws. Their investigation has confirmed that one of RJL's servers was compromised when unauthorized electronic access was enabled. The result is that some RJL files were accessible for a period of two weeks in late September and early October.

As a normal course of the business of purchasing and managing insurance, some employee personal information is provided to brokers and carriers. Thorough investigation has indicated that some of your personal information, including your [name, Social Security number, and driver's license numbers] [name and driver's license number] [your medical condition] may have been exposed. Please know that there is no evidence that this information has or will be misused.

Through RJL, we have contracted with ID Experts® to provide you with fully managed recovery services which will include 12 months of FraudStop™ Basic Edition, a \$20,000 insurance reimbursement policy, exclusive educational materials and access to fraud resolution representatives. With this protection, ID Experts will help you resolve issues if your identity is compromised. You can contact ID Experts with any questions and to register for the free services by calling 1-888-287-9902 or going to [www.IDEPrivacy.com](http://www.IDEPrivacy.com).

Please note the deadline to enroll is June 22, 2012.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. Representatives from ID Experts have been fully versed on the incident and can answer any questions or concerns you may have regarding protection of your personal information. They are available to assist with enrollment in the FraudStop program and services Monday through Friday from 6 am-6 pm Pacific Time by calling 1-888-287-9902.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following membership code when calling or enrolling on the website, so please do not discard this letter.

Your Membership Code: [ID Experts will insert individual codes]

[Client] and RJL Insurance Services sincerely regret any inconvenience or concern that this matter may have caused you. Thank you for your patience and understanding while we work together to protect your information.

Sincerely,

Name  
Company

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## Recommended Steps to help Protect your Identity

**Please Note: No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.**

By immediately taking the following simple steps, you can help prevent your information from being misused.

1. Contact ID Experts at 1-888-287-9902 to gain additional information about this event and to talk with knowledgeable representatives about the appropriate steps to take to protect your identity.
2. Go to [www.IDEPrivacy.com](http://www.IDEPrivacy.com) and follow the instructions for enrollment. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.
3. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. You can receive free credit reports by placing fraud alerts. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

4. Place Fraud Alerts with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

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## Credit Bureaus

Equifax Fraud Reporting  
1-800-525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.alerts.equifax.com](http://www.alerts.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

5. By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting agency. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.

6. You can obtain additional information about the steps you can take to avoid identity theft from the following:

### For Maryland Residents:

Office of the Attorney General of Maryland  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
[www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer)  
Telephone: 1-888-743-0023

### For North Carolina Residents:

Office of the Attorney General of North Carolina  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
[www.ncdoj.com/](http://www.ncdoj.com/)  
Telephone: 1-919-716-6400

### For all other US Residents:

Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)  
1-877-IDTHEFT (438-4338)  
TDD: 1-202-326-2502

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

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