



C/O ID Experts
PO Box 4219
Everett WA 98204

To Enroll, Please Call:
833-953-1522
Or Visit:
<https://app.myidcare.com/account-creation/protect>
Enrollment Code:
<<XXXXXXXXXX>>

ENDORSE



NAME

ADDRESS1

ADDRESS2

CSZ

COUNTRY



SEQ
CODE 2D
Ver 3S

BREAK

16123

<<Mail Date>>

Notice of Data Security Incident

Dear <<First Name>>,

CAH Holdings Inc. ("CAH") recently experienced a data security incident that may have impacted your personal information. CAH is an independent insurance agency that offers regional insurance and risk management services including commercial insurance and surety, employee benefits, alternative risk financing, and personal insurance. CAH may have been provided with your information by your insurance company or your employer to obtain insurance related to your employment. Although we have no evidence to suggest that any information has been misused, we wanted to let you know about this incident out of an abundance of caution. CAH takes the privacy and security of your information seriously, and we sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information and resources we are making available to help you.

What happened?

CAH recently learned of suspicious activity associated with some of its corporate email accounts. We engaged independent computer forensic experts to assist us with our investigation. The forensic investigation determined that an unauthorized actor gained access to some of our corporate email accounts. Unfortunately, the forensic investigators were unable to identify what emails or attachments may have been viewed by the unauthorized actor.

What information was involved?

CAH engaged a vendor to conduct a comprehensive review of the employees' mailboxes to determine what personal information may have been present in the account, and to extract any contact information for impacted individuals. The review concluded on September 16, 2019, and we determined that limited personal information necessary for billing, such as your name and Social Security number, in combination with one or more of the following elements, may have been contained in the account: address, date of birth, driver's license number, health insurance number, diagnosis, and treatment plan.

What we are doing?

We want to assure you that we are taking steps to prevent this type of incident from happening in the future. We have enabled multi-factor authentication for all Office 365 users and our spam filters have been increased. We have also implemented a global password reset. We have hired a Chief Information Security Officer who will be conducting a full review of our security protocols to confirm the appropriate controls are in place to protect personal information. We have a robust all-employee training program that covers cybersecurity and recognizing and responding to suspicious emails. We continually review our training program to ensure it is up to date.

What you can do?

At this time, we have no evidence that your information was viewed or misused by the unauthorized individual. However, we are offering you complimentary identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include: <<LoS>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised. Please contact ID Experts with any questions and to enroll in free MyIDCare services by calling 833-953-1522 or going to <https://app.myidcare.com/account-creation/protect> and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 8 am - 8 pm Central Time. Please note the deadline to enroll is <<3 Months from Mail Date>>.

We encourage you to take full advantage of this service offering. Additional information about protecting your identity is included in this letter, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. It is also a good idea to monitor your Estimate of Benefits (EOB) for suspicious activity.

For more information:

If you have any questions or concerns, please call 833-953-1522 Monday through Friday from 8 am – 8 pm Central Time. Your trust is our top priority, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,

CAH Holdings

U.S. State Notification Requirements

For residents of Hawaii, Michigan, Missouri, New Mexico, Virginia, Vermont, and North Carolina: 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.

For residents of Colorado, Illinois, Iowa, Maryland, Missouri, New Mexico, North Carolina, Oregon, Washington, 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. 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 105139
Atlanta, GA 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 6790
Fullerton, CA 92834
1-800-916-8800
www.transunion.com

You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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 Colorado, Maryland, Illinois, North Carolina, and Rhode Island:

You can obtain information from the Maryland, North Carolina, and Rhode Island Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

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

North Carolina Attorney General
Consumer Protection Div.
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Rhode Island Attorney General
Consumer Protection Div.
150 South Main Street
Providence, RI 02903
(401) 274-4400
www.riag.ri.gov

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue,
NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.identityTheft.gov

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 all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via each credit bureau'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 credit bureaus is below. As of September 21, 2018, fraud alerts will now last one year, instead of 90 days. Fraud alerts will continue to be free and identity theft victims can still get extended fraud alerts for seven years.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: 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, each credit reporting agency has a dedicated web page for security freezes and fraud alerts or you can request a freeze by phone or by 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 may also require 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. Effective September 21, 2018, placing a freeze on your credit report is now free for all United States citizens.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
<http://www.experian.com/freeze>

TransUnion (FVAD)
P.O. Box 2000
Chester, PA 19022
www.transunion.com

More information can also be obtained by contacting the Federal Trade Commission listed above.

