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May 6, 2013

direct dial 404 815 6004
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VIA ELECTRONIC MAIL

Attorney General Michael A. Delaney
Office of the Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301
Fax: 603-271-2110

Re: Data Breach Notification

Dear Attorney General Delaney:

We are writing to notify you that the name, social security number, and employee ID of a New Hampshire resident, who is a claimant in a case managed by our client Sedgwick Claims Management Services, Inc. ("Sedgwick"), may have been accessed or acquired, on or about April 8, 2013, by an unauthorized person through a sophisticated attack on an individual Sedgwick desk top computer. We have no indication at this point that the information was misused by the unauthorized recipient. We want to apprise you that on May 6, 2013, Sedgwick notified the claimant whose information may have been so disclosed and offered the claimant a year of complimentary credit monitoring through Experian.

We work with many organizations to improve information security, and having worked for many years with Sedgwick on its programs, can assure you that Sedgwick has very strong privacy and information security programs that it is always improving. Sedgwick will continue to work closely with its employer and insurance carrier clients to try to assure that incidents such as this will not happen again.

Please do not hesitate to contact me at (404) 815-6004 if you have any questions. Attached is the notification letter issued.

Very truly yours,

Jon Neiditz

Jon Neiditz



1100 Ridgeway Loop Road, Suite 200, Memphis, Tennessee 38120
Telephone 901.415.7400 | Fax 901.415.7409

Date

Name
Address
Address

URGENT ALERT

Dear _____:

Sedgwick coordinates your short term disability claim for _____ and we take your privacy very seriously. That is why we are very sorry to report that we became aware on April 8, 2013 that information containing your name, Social Security Number, and employee ID was obtained by an unauthorized party through a sophisticated attack on an individual Sedgwick desk top computer. While Sedgwick uses up-to-date anti-virus tools and firewalls to prevent this type of attack from happening, those systems are not perfect. Many times the attack is a type not yet known and able to be caught with even the most current anti-virus programs. The attack of the Sedgwick system is believed to have been such an attack, and is related to an advertisement link on a well-known search site.

Sedgwick is engaged in a thorough review of this incident and is determined to prevent such an event from happening again. We work to protect the privacy of all claimants by continually refining our privacy and security programs and incident response procedures, regularly training our employees, and conducting annual privacy assessments.

We have no evidence that your information has been misused, but we nonetheless want to offer you the protection of one year of credit monitoring through Experian. Experian is a credit monitoring and reporting company that provides services that can assist you with understanding changes to your credit report, which is one way to see whether your personal information is being misused. The URL for enrollment is <http://partner.consumerinfo.com/triple>, or you may call (866) 252-8809 to enroll by phone. The activation code is:

By taking advantage of the Experian services described above, and following simple steps below you can help prevent your information from being misused.

1. 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 and through your credit monitoring. 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 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 Experian, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with Experian, 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 a 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.

2. 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 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:

Credit Bureaus

Equifax Fraud Reporting 1-800-525-6285 P.O. Box 740241 Atlanta, GA 30374-0241 www.equifax.com	Experian Fraud Reporting 1-888-397-3742 P.O. Box 9532 Allen, TX 75013 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
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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.

3. Security Freeze: By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new

Date

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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 is no more than \$10 for each credit reporting bureau for a total of \$30. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Complaint Form with the Federal Trade Commission, there is no charge to place the freeze.

4. 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
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/
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
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

We sincerely apologize for any inconvenience this event may cause you. Please call me at 901-415-7430 or my cell at 901-569-2886, if you have any questions.

Sincerely,

Brenda G. Corey
Privacy Officer