



Joan Selvig
North America Privacy Office
1299 Zurich Way
Schaumburg, IL 60196

March 9, 2022

Via Email Only

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Idtheft@aog.state.md.us

Dear Office of the Attorney General:

Pursuant to applicable Maryland state law, we are writing to notify you of a potential privacy incident impacting two Maryland residents.

We recently learned that, in April and August of 2021, a Zurich employee shared personal information pertaining to two Maryland residents with an unauthorized individual, resulting in unauthorized access to the residents' personal information. The personal information potentially exposed included name, date of birth, and medical information.

We were initially notified of this issue by our internal Corporate Investigations unit on March 4, 2022. The Privacy Office conducted an independent review of the employee's emails and attachments which led to the discovery of these transmissions.

We believe the risk of harm to the Maryland residents is very low. Based upon the information we have received to date, we believe the information was shared for the sole purpose of printing electronic documents for work purposes, and have no indication of actual harm to the Maryland residents. Nevertheless, we are notifying the impacted Maryland residents of what occurred, substantially in the form enclosed, and have offered credit monitoring services at no cost, with instructions on how to use those services.

If you have any additional questions or would like to discuss further, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script that reads 'Joan L. Selvig'.

Joan Selvig
Vice President, Operations
Chief Privacy Officer
847.413.5628
Joan.selvig@zurichna.com



Joan Selvig
North America Privacy Office
1299 Zurich Way
Schaumburg, IL 60196

March 9, 2022

[Maryland resident name]
[Address]
[City/State/Zip]

Dear [Maryland resident]:

We are writing to share with you important information regarding an incident that involved your personal information. While we are unaware of any actual or attempted misuse of your information relating to this incident, we want to provide you with details regarding the incident, our response, and resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

What Happened:

We recently learned that information related to your lawsuit was shared with an unauthorized individual.

What Information Was Involved:

The information contained your name, date of birth and medical information.

What We Are Doing:

The protection of data and safeguarding of confidential information is a priority for Zurich. While we have no reason to believe that your information has been or will be misused as a result of this disclosure, to help protect your identity, we are offering a complimentary 12-month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** [date] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** [code]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by [date]. Be prepared to provide engagement number [code] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:



- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-890-9332. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

What You Can Do:

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s).

Placing a fraud alert on your credit bureau file

A fraud alert lets creditors know to contact you before opening new accounts. Just call any one of the three credit reporting agencies at their respective numbers below. Contacting one of the agencies will allow you to automatically place fraud alerts with all three agencies. You will then receive letters from all of them, with instructions on how to obtain a copy of your credit report from each.

Equifax Credit Information Services, Inc.

P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion Fraud Victim Assistance

P.O. Box 2000
Chester, PA 19022
800-680-7289
www.transunion.com

Getting more information about identity theft

For more information on identity theft, we suggest that you visit the Web site of the Federal Trade Commission at www.consumer.gov/idtheft. If you do not have Internet access and wish to call the Federal Trade Commission for additional information, please call 1-877-IDTHEFT [1-877-438-4338]; TDD: 1-866-653-4261. You may also send correspondence to: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Room H-130, Washington, DC 20580.

You may also contact the Maryland Attorney General's office for more information on preventing identity theft. Their website is www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx. You can also call 1-410-576-6491, and/or



send correspondence via email to: idtheft@oag.state.md.us, or by physical mail to 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

More Information:

We are committed to protecting your personal information. If you have any additional questions or would like to discuss further, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads 'Joan L. Selvig'.

Joan Selvig
Vice President, Operations & Technology
Chief Privacy Officer
Joan.selvig@zurichna.com

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.