ProAssurance Companies
100 Brookwood Place
Birmingham, AL 35209

800.282.6242
ProAssurance.com

Send Non-Payment Mail to:
ProAssurance Service Center
P.O. Box 590009
Birmingham, AL 35259-0009

PROASSURANCE.
Treated Fairly

June 21, 2023

VIA Email: Idtheft@oag.state.md.us

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

RE: Privacy Incident Notification

To Whom It May Concern:

On May 4, 2023, ProAssurance became aware that a potential breach occurred with respect to policyholder data. The issue occurred when an IT employee mapped incorrect data into the production invoicing system. This change caused automatic invoice notifications to be emailed to incorrect policyholders and resulted in a policyholder potentially viewing another policyholder's information, which could include the policyholder's name, address, email address, policy number, policy period, and premium due information. The misdirected information did **not** include any DOB, SSN, credit card or banking information, driver's license or passport numbers, or other numbers.

As a result, ProAssurance is notifying the potentially affected individuals. This incident involves personal information for 78 ProAssurance and NORCAL policyholders. Of this number, one policyholder is a resident of Maryland. To date, we are not aware of any actual improper use of personal information involving any policyholders.

ProAssurance takes this incident seriously. In response to this incident, ProAssurance initiated an investigation. We learned the incident occurred because of an employee error rather than the breach of any ProAssurance system or criminal activity.

To maintain greater security of sensitive information, ProAssurance has made system changes to prevent incorrect data mapping and conducted additional employee education to ensure this type of incident does not happen again.

A sample copy of the notice to all affected persons is attached. If you have any questions or require additional information, please do not hesitate to contact me at 800-282-6242.

Sincerely,

Theresa J. Bradley

Theresa J. Bradley
Senior Legal Counsel
800-282-6242
tjbradley@proassurance.com

Enclosure

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June 15, 2023

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

Important Privacy Notification. Please read this entire letter.

Dear [Insured name],

We are writing to inform you of a recent data privacy incident at ProAssurance/NORCAL ("ProAssurance").

What Happened?

On or about May 4, 2023, ProAssurance learned that Invoice Notifications were emailed to a limited number of policyholders with a different policyholder's name and premium information. Approximately 78 ProAssurance policyholders who received the emails clicked within the email notice to view or pay the accompanying invoice. Clicking the "view invoice or pay now" tab allowed the policyholder to view a different policyholder's invoice due to the attachment of the incorrect invoice.

The issue occurred when an IT employee mapped the incorrect data into the production invoicing system. This change caused automatic invoice notifications to be emailed to incorrect policyholders.

As a result, your misdirected information may have been disclosed to a single ProAssurance policyholder.

What Information Was Involved?

The misdirected information could include your name, address, email address, policy number, policy period, and premium due information. The misdirected information did **not** include your DOB, SSN, credit card or banking information, driver's license or passport numbers, or other numbers.

What We Are Doing.

In response to the notice, ProAssurance initiated an investigation. We learned the incident occurred because of an employee error rather than the breach of any ProAssurance system or criminal activity.

To maintain greater security of sensitive information, ProAssurance has made system changes to prevent incorrect data mapping and conducted additional employee education to ensure this type of incident does not happen again.

ProAssurance takes this incident seriously as the protection of our insureds' privacy is of the utmost importance to us. We sincerely apologize and regret that this incident occurred. Additionally, we are very sorry for any inconvenience this incident may cause you.

Since the recipient of any information that may have been disclosed was a single ProAssurance policyholder, we have no reason to think your information may have been or will be misused in any way.

Please note we have enclosed a Reference Guide with information related to the various credit reporting agencies that may offer assistance if needed.

If you have questions or concerns regarding this matter, please do not hesitate to contact me at 1-800-282-6242.

Sincerely,

Anita Hamilton

Anita Hamilton
Director, Customer Experience and Engagement

Enclosure

Reference Guide

Review Your Account Statements

Carefully review statements sent to you from your healthcare providers, insurance company, and financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider or company with which you maintain the account.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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

Consider Placing a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	1-888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-916-8800	www.transunion.com

Consider Placing a Security Freeze on Your Credit File

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze: (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.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

If you are a Maryland resident, you also may wish to review information provided by the Maryland Attorney General on how to avoid identity theft at http://www.oag.state.md.us/idtheft, or by sending an email to idtheft@oag.state.md.us, or calling Attorney General Anthony G. Brown at 410-576-6491 or toll-free at (888) 743-0023.