



March 10, 2017

Please read this letter in its entirety.

We were recently the victims of a social engineering scam which resulted in the exposure of your 2016 W-2 information, including your name, address, social security number and salary information.

While we have no current evidence that any of your personal information has been misused in any manner, we are taking appropriate precautionary measures to protect your financial security and help alleviate concerns you may have.

What is Berkley Mid-Atlantic Group doing to address this situation?

Berkley Mid-Atlantic Group has reviewed our systems, security and practices to ensure appropriate safeguards are in place. We are considering additional actions to prevent this type of compromise in the future.

We are committed to helping those individuals who may have been impacted by this unfortunate situation. That's why Berkley Mid-Atlantic Group is providing you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Report and public records monitoring* services at no charge**. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. Also, the following public records will be monitored: Change of Address, Court Records and Social Security number trace. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by **CyberScout, formerly IDT911**, a company that specializes in identity theft education and resolution. Through this service you will also receive the following:

- Unlimited access to your dedicated, personal fraud specialist via toll-free number
- Help with answering any questions and providing guidance with the situation
- Fraud specialist-assisted placement of Fraud Alerts, in situations where it is warranted
- Removal from credit bureau marketing lists while Fraud Alert is active
- Assistance with reading and interpreting credit reports for any possible fraud indicators
- Notification to credit bureaus, creditors and collectors, government agencies, and relevant parties, if necessary
- Comprehensive case file creation to assist law enforcement, if necessary
- Phone calls and documentation needed to resolve your identity theft, should you become a victim

How do I enroll for the free services?

To enroll in **Credit Monitoring*** services at no charge, please log on to https://www.myidmanager.com/promo_code.html and follow the instructions provided. **When prompted please provide the following unique code to receive services:**

For guidance with the **CyberScout** services, or to obtain additional information about these services, **please call the CyberScout help line 1-800-405-6108** and supply the fraud specialist with your unique code.

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection and in order to confirm your identity.

What can I do on my own to address this situation?

If you choose not to use these services, **we are strongly urging you to do the following:**

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

- Experian (1-888-397-3742)
- Equifax (1-800-525-6285)
- Transunion (1-800-680-7289)

Also, should you wish to obtain a credit report and monitor it on your own:

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204).
- **Upon receipt of your credit report**, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to Berkley Mid-Atlantic Group or CyberScout

You can obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft. If you are a resident of North Carolina, you can also reach out to the Office of the Attorney General at

North Carolina Office of the Attorney General

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6400 / www.ncdoj.com

For more information about identity theft and your tax records, we recommend that you visit the IRS Taxpayer Guide to Identity Theft at <http://www.irs.gov>. You may want to consider notifying the IRS that your tax records may be at risk by completing IRS Form 14039 (Identity Theft Affidavit) which can be located at <http://www.irs.gov/pub/irs-pdf/f14039.pdf>. You will need to send Form 14039 to the IRS along with a copy of your valid government-issued identification, such as a Social Security card, driver's license, or passport to the address on the form or by faxing to 1-855-807-5720.

Detailed below are a few things to keep in mind when filing Internal Revenue Service Form 14039:

- All documents, including your identification, must be clear and legible
- The identity theft marker will remain on your file for a minimum of three tax cycles
- Any returns containing your social security number will be reviewed by the IRS for possible fraud
- The marker may delay the processing of any legitimate tax returns

What if I want to speak with Berkley Mid-Atlantic Group regarding this incident?

While CyberScout should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with someone from Berkley Mid-Atlantic Group regarding this incident. If so, please call Allen Latimer at 804-237-5008.

At Berkley Mid-Atlantic Group we take our responsibilities to protect your personal information very seriously. We deeply regret this situation and apologize for any inconvenience.

Sincerely,

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* Services marked with an “*” require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection and in order to confirm your identity.