

June 30, 2021

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Consumer Protection Division  
Security Breach Notifications  
Office of the Attorney General of Iowa  
1305 E. Walnut Street  
Des Moines, IA 50319-0106

To Whom It May Concern:

On behalf of Marsh McLennan, a consulting and insurance services firm, I am writing to inform you about a recent incident in which personal information relating to residents of Iowa was accessed by an unauthorized actor. Marsh McLennan's corporate headquarters is located at 1166 Avenue of the Americas, New York, NY 10036.

On April 26, 2021, Marsh McLennan discovered that an unauthorized actor had leveraged a vulnerability in a third party's software since at least April 22, to gain access to a limited set of data in its environment. As soon as Marsh McLennan became aware of the issue, it launched an investigation and took measures to restrict any further unauthorized activity or access to data; that access ended on April 30, and since then, no additional unauthorized activity has been detected. These measures included resetting IT administrator access rights, and imposing additional restrictions on access to various systems on the network. Marsh McLennan is also taking additional steps to further harden its networks and systems and further strengthen overall security posture. Marsh McLennan notified the U.S. Federal Bureau of Investigation regarding this incident.

Through its investigation, Marsh McLennan determined that the personal information involved in this incident included the name and Social Security or other federal tax identification number, driver's license or other government issued identification, and passport information concerning certain current or former employees, and in some cases, dependents and beneficiaries, contractors, applicants, investors, individuals involved in mergers and acquisitions and other individuals whose information Marsh McLennan handles as part of its business operations.

Marsh McLennan will notify 7,208 Iowa residents of this incident beginning on June 30, 2021. Notified individuals will be provided with an offer for two years of complimentary credit and identity theft monitoring services provided by Experian. An individual can enroll in the services

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by using the activation code within 90 days from the date of the notice letter received by the individual.

Attached is a sample of the letter that is being provided to Iowa residents.

Please do not hesitate to contact me at (212) 506-7213 or [MWugmeister@mofo.com](mailto:MWugmeister@mofo.com) if you have any questions.

Sincerely,

Miriam H. Wugmeister  
Partner



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

June 30, 2021

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APT ABC  
123 ANY ST  
ANYTOWN, ST 12345-6789  


### **Notice of Data Breach**

Sample A. Sample,

On behalf of Marsh McLennan, we are writing to inform you about a recent incident that involved your personal information. While we regret that this incident occurred, we have no evidence to suggest that any of your personal information has been misused. However, we are notifying impacted individuals and providing them with an opportunity to enroll in free credit monitoring.

**WHAT HAPPENED.** On April 26, 2021, we discovered that an unauthorized actor had leveraged a vulnerability in a third party's software since at least April 22, to gain access to a limited set of data in our environment. As soon as we became aware of the issue, we launched an investigation and took measures to restrict any further unauthorized activity or access to data; that access ended on April 30.

**WHAT INFORMATION WAS INVOLVED.** We have determined that the personal information involved in this incident included your name and the following: [formatted variable sentence content].

**WHY DO WE HAVE YOUR DATA.** We held this information because you are a current or former colleague, spouse or dependent of a colleague, employee or former employee of a client, contractor, applicant, investor, or because we or one of our businesses purchased or merged with a business with whom you had such a relationship.

**WHAT WE ARE DOING.** We notified law enforcement and took immediate actions to terminate the unauthorized actor's access and prevent future access. These measures included resetting IT administrator access rights, and imposing additional restrictions on access to various systems on our network.

**WHAT YOU CAN DO.** We have arranged for you, at your option, to enroll in a complimentary two-year credit monitoring service. We have engaged Experian to provide you with its IdentityWorks service, which includes credit monitoring, identity theft detection and resolution services and up to \$1 million of identity theft insurance. You have 90 days from the date of this letter to activate the complimentary credit monitoring service by using the following activation code: ABCDEFGHI. This code is unique for your use and should not be shared. To enroll, visit [www.experianidworks.com/plus](http://www.experianidworks.com/plus) or call toll-free to 855-414-6046 (or toll call to 512-505-2571 if you happen to be outside of the United States). Please reference the following engagement number: B015158.

0000001



Consistent with certain laws, we are also providing you with the following information about steps consumers can take to protect against potential misuse of personal information.

We urge you to remain vigilant for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions.

In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (“FCRA”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax  
(800) 685-1111  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.Equifax.com/personal/credit-report-services](http://www.Equifax.com/personal/credit-report-services)

Experian  
(888) 397-3742  
P.O. Box 9701  
Allen, TX 75013  
[www.Experian.com/help](http://www.Experian.com/help)

TransUnion  
(888) 909-8872  
Fraud Victim Assistance Division  
P.O. Box 2000  
Chester, PA 19022  
[www.TransUnion.com/credit-help](http://www.TransUnion.com/credit-help)

You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: [http://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf).

You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. You can contact the nationwide credit reporting agencies at the numbers listed above to place a security freeze to restrict access to your credit report. You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

**FOR MORE INFORMATION.** Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to call toll-free to 855-414-6046 (or toll call to 512-505-2571 if you happen to be outside of the United States) if you have any questions or concerns. Representatives are available to provide assistance Monday through Friday between 9:00 am – 11:00 pm, Eastern Time, and Saturday and Sunday between 11:00 am – 8:00 pm, Eastern Time, except major U.S. holidays.

*IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT:* You may obtain information about avoiding identity theft from the District of Columbia Attorney General's Office.

Office of the Attorney General  
441 4th Street, NW  
Suite 1100 South  
Washington, DC 20001  
(202) 727-3400  
<https://oag.dc.gov/>

*IF YOU ARE A MARYLAND RESIDENT:* You may obtain information about avoiding identity theft from the Maryland Attorney General's Office.

Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

*IF YOU ARE A NEW YORK RESIDENT:* You may obtain information about security breach response and identity theft prevention and protection from the following New York state agencies:

New York Attorney General Consumer Frauds & Protection Bureau 120 Broadway, 3rd Floor New York, NY 10271 (800) 771-7755 <a href="http://www.ag.ny.gov">www.ag.ny.gov</a>	New York Department of State Division of Consumer Protection 99 Washington Avenue, Suite 650 Albany, New York 12231 (800) 697-1220 <a href="http://www.dos.ny.gov">www.dos.ny.gov</a>
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*IF YOU ARE A NORTH CAROLINA RESIDENT:* You may obtain information about preventing identity theft from the North Carolina Attorney General's Office.

North Carolina Department of Justice  
Attorney General Josh Stein  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226  
<http://www.ncdoj.com>



*IF YOU ARE A RHODE ISLAND RESIDENT:* We are notifying 532 Rhode Island residents of this incident. You may contact state or local law enforcement to determine whether you can file or obtain a police report relating to this incident. In addition, you can contact the Rhode Island Attorney General at:

Office of the Attorney General  
150 South Main Street  
Providence, RI 02903  
(401) 274-4400  
<http://www.riag.ri.gov/>