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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

July 29, 2025

VIA E-MAIL

Office of the Attorney General of Iowa
Consumer Protection Division
Security Breach Notifications
1305 E. Walnut Street
Des Moines, IA 50319-0106
E-mail: consumer@ag.iowa.gov

Re: Notice of Data Event

To Whom It May Concern:

We represent Alera Group, Inc. ("Alera Group") located at 410 N. Michigan Avenue, Ste. 1200 Chicago, IL 60611, and are writing to notify your office of an incident that may affect the security of certain personal information relating to eight thousand fourteen (8,014) Iowa residents. By providing this notice, Alera Group does not waive any rights or defenses regarding the applicability of Iowa law, the applicability of the Iowa data event notification statute, or personal jurisdiction.

Nature of the Data Event

On April 28, 2025, Alera Group confirmed that personal information may have been removed from its network as the result of unauthorized access to the Alera Group technology environment that occurred between July 19, 2024, and August 4, 2024. Upon first learning of the unauthorized activity in August 2024, Alera Group immediately began an investigation and reviewed the data that may be involved to determine whether it contained sensitive information and to whom that information related. Alera Group notified individuals and data owner clients based on the results of this review, and is providing notification to potentially affected individuals directly and on behalf of certain data owner clients.

The personal information that could have been subject to unauthorized access includes name, Social Security number, driver's license number or other state-issued identification number, financial account information, taxpayer identification number, health insurance information, and medical information.

Notice to Iowa Residents

On or about July 29, 2025, Alera Group provided written notice of this incident to approximately eight thousand fourteen (8,014) Iowa residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***. Alera Group posted notice of this event on its website and also notified relevant media outlets. Notification is being provided to certain individuals pursuant to the Health Insurance Portability and Accountability Act.

Other Steps Taken and To Be Taken

Upon discovering the event, Alera Group moved quickly to investigate and respond to the incident, assess the security of Alera Group systems, and identify potentially affected individuals. Further, Alera Group notified federal law enforcement regarding the event. Alera Group has implemented additional security measures and training to its employees, and has plans for additional safeguards. Alera Group is providing access to credit monitoring services for two (2) years, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Alera Group is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Alera Group is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Alera Group is providing written notice of this incident to relevant state regulators, as necessary, the U.S. Department of Health and Human Services at the direction of certain clients, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4782.

Very truly yours,

Angelina W. Freind of
MULLEN COUGHLIN LLC

AWF/jrl

EXHIBIT A

ALERAGROUP
P.O. Box 480149
Niles, IL 60714

Enrollment Code: <<XXXXXXXX>>
Enrollment Deadline: October 29, 2025

To Enroll, Scan the QR Code Below:

SCAN ME

Or Visit:
https://response.idx.us/alera/

<<Name 1>> <<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

July 29, 2025

NOTICE OF DATA BREACH

Dear <<Name 1>> <<Name 2>>:

Alera Group, Inc. writes to inform you of an incident that may affect the privacy of some of your personal information. Alera Group is an insurance brokerage firm that partners with and assists organizations with obtaining insurance products for their business and/or their employees as well as sells insurance products directly to consumers. As part of the services it provided, Alera Group received certain personal information of yours and is sending you this notice on behalf of [Data Owner Name]. Although we are unaware of any identity theft or fraud directly related to this incident, we are providing you with information about the incident, our response and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On April 28, 2025, Alera Group confirmed that personal information may have been removed from its network as the result of unauthorized access to the Alera Group technology environment that occurred between July 19, 2024 and August 4, 2024. Upon first learning of the unauthorized activity in August 2024, we immediately began an investigation and reviewed the data that may be involved to determine whether it contained sensitive information and to whom that information related. Individuals are being notified based on the results of this review.

What Information Was Involved? Your name, and [DATA ELEMENTS].

What We Are Doing. We have taken steps to secure our environment and completed a thorough and comprehensive investigation with the assistance of third-party cybersecurity specialists. We have implemented additional cybersecurity measures to further protect our environment. The confidentiality, privacy and security of information in our care is among our highest priorities.

As an added precaution, we are offering you immediate access to credit monitoring and identity theft protection services for 24 months at no cost to you, through IDX. You can find information on how to enroll in these services in the enclosed *Steps You Can Take to Protect Personal Information*. We encourage you to enroll in these services as we are not able to do so on your behalf.

What You Can Do. We encourage you to remain vigilant over the next 12 to 24 months against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits, monitoring your free credit reports for suspicious activity and reporting any suspected identity theft to your financial institution. Please also review the information contained in the enclosed *Steps You Can Take to Protect Personal Information*.

For More Information. We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call 855-202-2008 from 8:00 a.m. CT to 8:00 p.m. CT, Monday through Friday, excluding major U.S. holidays. You may also write to us at 410 N. Michigan Avenue, Ste. 1200 Chicago, IL 60611.

Sincerely,
Alera Group, Inc.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

1. Website and Enrollment. Scan the QR image or go to https://response.idx.us/alera/ and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note, the deadline for enrollment is October 29, 2025.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 855-202-2008 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, Equifax, Experian and TransUnion. To order a free credit report, visit http://www.annualcreditreport.com or call, toll-free, 1 (877) 322-8228. Consumers may also directly contact the three (3) major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one (1) year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should consumers wish to place a fraud alert, please contact any of the three (3) major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report or complaint to a law enforcement agency concerning identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three (3) major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help/
1 (888) 298-0045	1 (888) 397-3742	1 (833) 799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; https://www.identitytheft.gov; 1 (877) ID-THEFT (1 (877) 438-4338); and TTY: 1 (866) 653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the relevant state Attorney General and the Federal Trade Commission. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and https://oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1 (410) 576-6300 or 1 (888) 743-0023; and https://www.marylandattorneygeneral.gov/.

For Massachusetts residents, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. The Office of the Massachusetts Attorney General may be contacted at: 1 Ashburton Place, Boston, MA 02108; 1-617-727-8400; and www.mass.gov/ago/contact-us.html.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting https://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1 (800) 771-7755; or https://ag.ny.gov ; and *New York Department of State Division of Consumer Protection,* One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, http://www.dos.ny.gov/consumerprotection.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1 (877) 566-7226 or 1 (919) 716-6000; and https://www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; https://www.riag.ri.gov; and 1 (401) 274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately [#] Rhode Island residents that may be impacted by this event.