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CONSUMER PROTECTION DIV.

JENNIFER A. COUGHLIN
DIRECT DIAL: 215.977.4081
JENNIFER.COUGHLIN@LEWISBRISBOIS.COM

June 22, 2015

INTENDED FOR ADDRESSEE(S) ONLY

Iowa Attorney General
Consumer Protection Division
1305 E. Walnut Street
Des Moines, IA 50319

Re: Notice of Data Event

Dear Sir/Madame:

We represent Trustmark Mutual Holding Company ("Trustmark"). Trustmark provides employee benefits solutions to clients throughout the United States. Trustmark's corporate office is located at 400 Field Drive, Lake Forest, Illinois 60045.

We are writing to notify you of a data security event that may have compromised the security of personal information of nine hundred and sixteen (916) Iowa residents. Trustmark's investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to this submission. By providing this notice, Trustmark does not waive any rights or defenses regarding the applicability of Iowa law.

Nature of the Data Security Incident

Trustmark is an insurer providing voluntary insurance lines such as disability income, critical illness, life, and accident insurance products which are marketed at the worksite. Trustmark also provides consolidated billing services for other insurance carriers who market their products at the worksite. On May 13, 2015, Trustmark's automated billing e-mail system generated and sent encrypted e-mails to certain insurance carrier clients. While each encrypted email was intended to have contained a single file with information related solely to each intended carrier recipient's insureds, Trustmark discovered on May 14, 2015, that a software error resulted in each carrier recipient receiving an email containing attachments with information relating to insureds of other insurance carrier clients of Trustmark.

Upon discovering the error, Trustmark immediately launched an investigation into the incident. Trustmark took steps to recall the email messages. Trustmark has identified and corrected the software error that caused this incident, and implemented safeguards to ensure it does not occur again. Trustmark is working diligently with the insurance carrier recipients that inadvertently received this information, and the carriers are cooperating with us to ensure that they properly dispose of and permanently delete the e-mails. The recipients are sophisticated organizations with whom we have a contractual partnership, and they also understand the necessity of protecting sensitive information.

Trustmark performed a thorough review of the contents of each encrypted email in order to identify the nature and scope of this incident as well as each individual potentially impacted. Although its investigation is ongoing, Trustmark determined that the attachments to these emails contained the names, Social Security numbers, and payroll deduction amounts for certain individuals with whom the carrier recipients may not have a relationship.

Notice to Iowa Residents

While the investigation is ongoing, Trustmark has determined that the personal information of nine hundred and sixteen (916)Iowa residents was contained in attachments to the encrypted emails. Notice will be mailed to these nine hundred and sixteen (916) Iowa residents beginning the week of June 22, 2015, in substantially the same form as the letter attached as Exhibit "A."

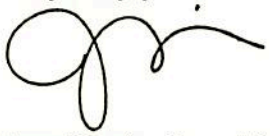
Other Steps Taken and To Be Taken

Trustmark takes this matter, and the security of the personal information in its care, seriously and has taken measures to minimize the risk of a similar future data incident. These measures include a review of the Trustmark's policies and procedures relating to the security and confidentiality of Trustmark records containing personal information. In addition to providing written notice of this incident to affected individuals, these individuals will be offered access to two (2) free years of credit monitoring and identity restoration services. Trustmark is also providing these individuals with information on how to protect against identity theft and fraud. Trustmark is providing written notice of this incident to its impacted clients, other state regulators departments of insurance, and consumer reporting agencies as required.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security incident, please contact us at 215-977-4081.

Very truly yours,



Jennifer A. Coughlin of
LEWIS BRISBOIS BISGAARD & SMITH LLP

JAC:sn
Encl.

EXHIBIT A

Trustmark

INSURANCE COMPANY

PERSONAL. FLEXIBLE. TRUSTED.

June 22, 2015

##B0932-L01-0123456 0001 00000001 **********9-OELZZ 123
SAMPLE A SAMPLE
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789

Dear Sample A Sample:

Trustmark is writing to inform you of a recent incident that may affect the security of your personal information. We are unaware of any attempted or actual misuse of your personal information, but are providing this notice to ensure that you are aware of the incident, and so that you may take steps to protect your information should you feel it is appropriate to do so.

On May 13, 2015, our automated billing e-mail system generated and sent encrypted e-mails to certain insurance carrier clients. While each encrypted email should have contained a single file with information related to each carrier's insureds, on May 14, 2015, we discovered that a software error resulted in each carrier receiving file attachments for all of the carriers instead of just the one file related to their own insureds. Upon learning of the error, we took steps to recall the emails. We contacted each insurance carrier recipient and requested confirmation that the emails and the attachments had been permanently deleted. We have identified and corrected the software error that caused this incident, and implemented safeguards to ensure it does not occur again.

Trustmark takes the security of your personal information very seriously. We performed a thorough investigation in order to confirm the nature and scope of this incident. Trustmark is working with the insurance carrier recipients that inadvertently received this information, and the carriers are cooperating with us to ensure that they properly dispose of and permanently delete the e-mails. The recipients are sophisticated organizations with whom we have a contractual partnership, and they also understand the necessity of protecting sensitive information. We believe the risk of misuse of your information is low, but we are providing this notice to you in an abundance of caution. The personal information included on the spreadsheets inadvertently shared with the other insurance carrier clients included your name, social security number, and payroll deduction information.

To help protect your identity, we have engaged Experian®, the largest credit bureau in the United States, to offer you complimentary Fraud Resolution and identity protection for two years.

If you are a victim of fraud, simply call Experian at 866-751-1324 by June 10, 2016 and a dedicated Identity Theft Resolution agent will help you restore your identity. Please provide the engagement number in this letter as proof of eligibility.

0123456

(OVER PLEASE)

While Fraud Resolution assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through ProtectMyID Elite. This product provides you with superior identity protection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

1. ENROLL by: June 10, 2016
2. VISIT www.protectmyid.com/protect.
3. PROVIDE your activation code: ABCDEFGHI

If you have questions or need an alternative to enrolling online, please call 866-751-1324 and provide Engagement #: PC94765.

ADDITIONAL DETAILS REGARDING YOUR 2-YEAR PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you initiate ProtectMyID:

- Experian credit report. See what information is associated with your credit file.
- Active Surveillance Alerts. Monitors the Experian file for indicators of fraud.
- Internet Scan. Alerts you if your information is found on sites containing compromised data.
- Address Change Alerts. Alerts you of changes to your mailing address.
- Fraud Resolution. Identity Theft Resolution agents are immediately available to help you address credit and non-credit card related fraud.
- ExtendCARE. You receive the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- $1 Million Identity Theft Insurance.* Provides coverage for certain costs and unauthorized electronic fund transfer.
- Lost Wallet Protection. Get help replacing credit, debit, and medical insurance cards.

Integrate your ProtectMyID membership with the BillGuard app for FREE and receive:

- Card Fraud Monitoring. Alerts you when your credit/debit cards are used.
- Card Concierge. Resolve billing inquiries and disputes with merchants.

If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 866-751-1324.

We encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

* Identity theft insurance is underwritten by insurance subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions or exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

At no charge, you can also have these credit bureaus place a "fraud alert' on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

You can also further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/idtheft, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General. For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, www.ncdoj.gov. For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, (888) 743-0023, www.oag.state.md.us.

We sincerely apologize for any inconvenience or concern this may have caused. We want to assure you that we are taking appropriate actions to protect the privacy and security of your information, including identifying any additional safeguards to help prevent a similar incident from occurring in the future. We've established a confidential inquiry line, staffed with professionals trained in identity and credit protection and restoration, and familiar with this incident and the contents of this letter. This confidential inquiry line is available Monday through Friday, 9:00 a.m. to 7:00 p.m. E.S.T. at 877-216-3862. (Closed on U.S. observed holidays). Please use this reference number when calling: 9750061115.

Sincerely,

Alex M. Moral

Alex Moral
Senior Vice President, Trustmark Voluntary Benefit Solutions

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