

**North Carolina Security Breach Reporting Form
Pursuant to the Identity Theft Protection Act of 2005**

Name of Business Owning or Licensing Information Affected by the Breach: R.E. Moulton, Inc.
Address: 50 Doaks Lane
Marblehead, Massachusetts 01945
Telephone: (781) 631-1325
Fax: (781) 431-2119
Email: bill_knarr@remoultoninc.com

PLEASE SUBMIT FORM TO:
Consumer Protection Division
NC Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
Telephone: (919) 716-6000
Toll Free in NC: (877) 566-7226
FAX: (919) 716-6050

Date Security Breach Reporting Form submitted: June 6, 2008
Date the Security Breach was discovered: March 10, 2008
Estimated number of affected individuals: 15,000 as of June 6, 2008
Estimated number of NC residents affected: as of yet unknown due to lack of resident addresses
Name of business maintaining or possessing information that was the subject of the Security Breach, if the business that experienced the Security Breach is not the same entity as the business reporting the Security Breach (pursuant to N.C.G.S. § 75-65(b)): —

Describe the circumstances surrounding the Security Breach and state whether the information breached was in electronic or paper format: A laptop computer containing electronic information was stolen from one of our regional offices.

Regarding electronic information breached, state whether the information breached or potentially breached was password protected or encrypted in some manner. yes If so, please describe the security measures protecting the information: The laptop was password protected, but not encrypted.

Describe any measures taken to prevent a similar Security Breach from occurring in the future: All enterprise laptops and all non home office desktop computers are in line to be encrypted by June 30, 2008.

Date affected NC residents were/will be notified: as soon as we receive their addresses from their employers
If there has been any delay in notifying affected NC residents, describe the circumstances surrounding the delay pursuant to N.C.G.S. § 75-65(a) and (c): Many documents and e-mail messages had to be reviewed and logged - employer names had to be determined - employers had to be contacted - employers are supplying addresses
If the delay was pursuant to a request from law enforcement pursuant to N.C.G.S. § 75-65(c), please include the written request or the contemporaneous memorandum.

How NC residents were/will be notified? (pursuant to N.C.G.S. § 75-65(e))

- written notice
- electronic notice (email)
- telephone notice
- substitute notice

Please attach copy of the notice if in written form or a copy of any scripted notice if in telephonic form.

Signature: Susan Caito Date: 6/6/08
Contact Person, Title: Susan Caito, Privacy Manager, One America Financial Partners, Inc.
Address: One American Square, Indianapolis, IN 46206
(if different from above)
Telephone: (317) 285-7882 Fax: (317) 285-9510 Email: Susan.Caito@oneamerica.com

John Doe
123 Main Street
Anytown, USA 11111

June XX, 2008

Dear Mr. Doe,

We are contacting you about an incident involving possible disclosure of your personal information. Specifically, on or around March 7, 2008, thieves broke into one of our regional offices and stole a laptop computer containing personally identifiable information of numerous individuals, including names in combination with social security numbers. A police report was filed and the police are actively investigating this crime.

R.E. Moulton is a leader in the medical stop-loss insurance industry and the stop-loss insurance products administered by it are available nation-wide. Your information was on the stolen laptop because R.E. Moulton received a request on behalf of your employer or former employer to provide a quote for insurance coverage.

Please know that we have taken this incident very seriously and the matter is being thoroughly investigated by the police. While we do not anticipate that your information will be used for unauthorized or malicious purposes, to help protect you as a result of this incident we have engaged ConsumerInfo.com, Inc., an Experian® company, to provide you with one year of credit monitoring at no cost to you.

You will find enclosed with this letter an informative document detailing how to enroll in Experian's credit monitoring program with the following activation code: XXXXXXXXX
It also refers to additional ways you can protect your credit.

We sincerely apologize for any inconvenience or worry this may have caused you. We are committed to protecting our customers and we are constantly improving our processes to avoid any further reoccurrences. In addition, appropriate steps have been taken to prevent future disclosures of your personal information. We encourage you to contact the company at 800-553-5318 with any questions or concerns.

Sincerely,

XXXXXXXXXXXXXXXXXXXX

Experian® Triple AdvantageSM Credit Monitoring

This credit monitoring membership will monitor and alert you of key changes in your three national credit reports that may indicate fraudulent activity.

You will be asked for the activation code shown in the letter that accompanied this document to activate this membership, regardless of the enrollment method you choose. Your complimentary 12-month membership includes:

- Monitoring all three credit files with Experian[®], Equifax[®] and TransUnion[®] – everyday
- Notification alerts of key changes indicating possible fraudulent activity
- Your Experian, Equifax and TransUnion credit reports at sign-up
- Dedicated team of fraud resolution representatives for victims of identity theft
- \$25,000 identity theft insurance with no deductible provided by Virginia Surety Company, Inc.*

*Due to New York state law restrictions, identity theft insurance coverage cannot be offered to residents of New York.

- A. To sign up online, please visit <http://partner.consumerinfo.com/XXX> and follow the instructions. If you sign up online, all alerts will be delivered via email. Credit reports are delivered on the website upon secure login.
- B. To sign up by telephone, dial [XXX-XXX-XXXX](tel:XXX-XXX-XXXX). If you sign up by telephone, all credit reports and alerts will be delivered by the US Post Office.

To take advantage of the credit monitoring membership at no cost, you must enroll within ninety (90) days from the date of this letter. According to federal law, we are not able to activate this membership for you.

Additional Ways to Protect Your Credit

There are several additional steps you can take to further protect your credit:

1. You can monitor your credit reports by requesting a free credit report annually from each of the three credit reporting companies. These reports can be obtained by visiting www.annualcreditreport.com or by contacting each of the three agencies directly at the phone numbers and addresses listed below:

Equifax
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion
P.O. Box 2000
Chester, PA 19022
1-800-916-8800

2. You can place a fraud alert on your credit report. A fraud alert is a consumer statement which alerts creditors of possible fraudulent activity within your report, as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name.

To place a fraud alert on your credit file, visit <https://www.experian.com/consumer/cac/InvalidSession.do?code=SECURITYALERT> or contact 1-888-397-3742 and follow the simple prompts (when prompted, first choose option 2, then option 3, then option 2). Once the fraud alert has been placed with Experian, a notification will be sent to the other two credit reporting agencies, Equifax and Trans Union, on your behalf.

3. You should become vigilant in the protection of your information. Be aware of any communication you receive asking for specific personal or financial information, review account statements and monitor free credit reports.

4. If you discover that your information has been misused or you would like to learn more about steps you can take to avoid identity theft, you should visit the Federal Trade Commission (FTC) website at www.consumer.gov/idtheft to learn more about this issue or to file a complaint. You may also file a complaint by calling the FTC at 1 (877) 438-4338 or by writing to them at Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580. You should also immediately contact law enforcement in your area if you think that your information has been misused. Information entered into the Identity Theft Data Clearinghouse, the FTC's database, is made available to law enforcement.

Maryland Residents

You can obtain information from the Office of the Attorney General about steps you can take to avoid identity theft.

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202
(888) 743-0023 (toll-free)
<http://www.oag.state.md.us/Consumer/index.htm>

Massachusetts Residents

You have the right to obtain any police report filed in regard to this incident.

Massachusetts residents and affected individuals from other states also have the right to request a security freeze by sending a written request to each of the credit reporting agencies at the addresses below.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

For each agency, you must:

- Send a letter by mail;
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.,) address, Social Security number, and date of birth;
- If you have moved in the past 5 years, supply the addresses where you have lived over the prior 5 years.
- Provide proof of your current address such as a current utility bill or phone bill;
- Send a photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
- 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;
- If you are not a victim, include payment by check, money order or credit card (Visa, Master Card, American Express, or Discover cards only). You will pay a \$5 fee each time you place, temporarily lift, or permanently remove a security freeze.

Frequently Asked Questions

Q. Is there a company contact through which I can verify this letter actually came from R.E. Moulton?

A. You can contact R.E. Moulton by calling (800)-553-5318.

Q. Why did it take several weeks after the laptop was stolen to notify me?

A. As soon as R.E. Moulton was notified of the theft, time was needed to thoroughly investigate and determine the nature of the incident, the type of information involved, the number of individuals affected, and the contact information of the affected individuals.

Q. How many individuals were affected?

A. In order to not impede any continuing investigative efforts, R.E. Moulton is not disclosing the number of individuals affected.

Q. Why is R.E. Moulton contacting me about this incident?

A. R.E. Moulton takes the protection of your information very seriously and therefore wanted to let you know about the incident so that you can take advantage of our offer of free credit monitoring. We also wanted to share with you other ways that you can protect your credit information going forward. Please see the enclosed information sheet for details.

Q. Why can't R.E. Moulton enroll me in the credit-monitoring program?

A. It would not be appropriate for R.E. Moulton to enroll you in the program without your express consent. Please see the enclosed information sheet for details concerning enrollment.

Q. What if I suspect that I am the victim of identity theft?

A. Once you have enrolled in the Experian credit monitoring program, you can contact their fraud resolution representatives who are available to offer assistance to victims of identity theft.

Q. What is being done by R.E. Moulton to prevent a similar incident from occurring?

A. R.E. Moulton has procedures in place to protect customer information and is constantly reviewing those procedures in light of developments in information security and the evolution of criminal activity.