

OFFICE OF THE ATTORNEY GENERAL  
2010 MAR 26 P 3:57

March 22, 2010

VIA: Facsimile transmission to (410) 576-6566  
& U.S. Mail

Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202

**RE: Security Incident Notification**

To Whom It May Concern:

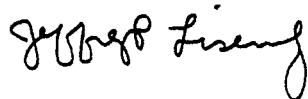
On March 4, 2010, Mid-Continent became aware that a potential breach occurred with respect to data entered on the Per Diem Insurance website [www.hsi.perdieminsurance.com](http://www.hsi.perdieminsurance.com) maintained by ProAssurance Mid-Continent Underwriters, Inc. ("Mid-Continent"), located at 3131 Eastside, Houston, TX 77098. The information that was compromised included names, addresses, dates of birth, and Social Security numbers. As a result, we have notified the Houston, Texas police and have reported the matter to the Internet Crime Complaint Center ([www.ic3.gov](http://www.ic3.gov)). The website has been disabled and will not be reactivated until we are satisfied with the reasonable integrity, security, and confidentiality of the data system. To date we are not aware of any actual improper use of personal information.

This incident involves personal information for 121 people. Of this number, two people were residents of Maryland.

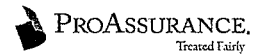
Mid-Continent takes this incident seriously. We have arranged for all affected persons to receive a free one-year membership in ProtectMyID from ConsumerInfo.com, Inc., an Experian<sup>®</sup> company, to provide credit monitoring capabilities and assistance against identity theft, including identity theft insurance (except for residents of the State of New York, where this insurance is not offered, applicable, or available).

A sample copy of the notice to all affected persons is attached. If you have any questions or require additional information, please do not hesitate to contact me at 800-282-6242.

Sincerely,



Jeffrey P. Lisenby  
General Counsel  
100 Brookwood Place  
Birmingham, AL 35209  
800-282-6242  
[jlisenby@proassurance.com](mailto:jlisenby@proassurance.com)



March 22, 2010

[Recipient's Name]  
[Address]  
[City, State, Zip]

***Important Security and Protection Notification.***  
***Please read this entire letter.***

Dear Valued Customer:

I am contacting you regarding a possible data security incident that has occurred involving the Per Diem Insurance website [www.hsi.perdieminsurance.com](http://www.hsi.perdieminsurance.com) maintained by ProAssurance Mid-Continent Underwriters, Inc. ("Mid-Continent"), located at 3131 Eastside, Houston, TX 77098. On March 4, 2010, Mid-Continent became aware that a potential breach occurred with respect to data you entered on that website when you applied for professional liability insurance coverage through Mid-Continent, including your name, address, date of birth, and Social Security number. As a result, your personal information may have been exposed to others. Mid-Continent immediately began an investigation of the potential data breach, which is ongoing. We have notified the Houston, Texas police and have reported the matter to the Internet Crime Complaint Center ([www.ic3.gov](http://www.ic3.gov)). The website has been disabled and will not be reactivated until we are satisfied with the reasonable integrity, security, and confidentiality of the data system. To date we are not aware of any actual improper use of personal information.

Mid-Continent takes this incident seriously. In an abundance of caution, to help you detect any possible misuse of your information, should it occur, we have arranged for you to receive a free one-year membership in ProtectMyID from ConsumerInfo.com, Inc., an Experian<sup>®</sup> company, to provide you with credit monitoring capabilities and assistance against identity theft, including identity theft insurance (unless you are a resident of the State of New York, where this insurance is not offered, applicable, or available). ProtectMyID is completely free to you, and enrolling in this program will not affect your credit score. Please follow the instructions enclosed with this letter to activate your complete credit monitoring product from Experian.

We sincerely apologize for this incident, regret any inconvenience it may cause you, and encourage you to take advantage of the product outlined herein. Please note we have enclosed contact information for various other agencies that may offer you additional assistance if needed. If you have questions or concerns regarding this matter or the protections available to you, please do not hesitate to contact me at 800-282-6242.

Sincerely,

Jeffrey P. Lisenby  
General Counsel  
100 Brookwood Place  
Birmingham, AL 35209  
800-282-6242  
[jlisenby@proassurance.com](mailto:jlisenby@proassurance.com)

## Activate your complete credit monitoring product from Experian

To activate your complimentary one-year membership in ProtectMyID from Experian, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with an Experian Customer Care representative toll-free at (877) 441-6943.

**ProtectMyID Web Site: <http://www.protectmyid.com/enroll>**

**Your Activation Code: [Insert Activation Code]**

**You Must Enroll By: September 30, 2010**

As soon as you enroll in your complimentary ProtectMyID membership, Experian will begin to monitor your credit reports from Experian, Equifax<sup>®</sup> and TransUnion<sup>®</sup> on a daily basis and notify you of key changes. This powerful tool will help you identify potentially fraudulent use of your information, and provide you with immediate assistance from a dedicated team of fraud resolution representatives should you ever need help.

### **Your complimentary 12-month ProtectMyID membership includes:**

- A free copy of your Experian credit report
- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity such as new inquiries, newly opened accounts, delinquencies, public records or address changes
- Daily scanning of the internet for your social security, credit card, and debit card information to better protect you from potential fraud
- Monitoring of your address changes to minimize the threat of mail fraud
- Assistance with cancellation of your credit and debit cards, if needed
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident, contact credit grantors to dispute charges, close accounts if necessary, compile documents, and contact all relevant government agencies
- One million dollar product Guarantee to reimburse you from identity theft related losses, such as lost wages, legal fees, and stolen funds if the ProtectMyID product fails\*

\*\$1,000,000 ProtectMyID.com<sup>™</sup> product Guarantee is not offered, applicable or available to residents of the state of New York.

**Activate your membership today for immediate protection at**

**<http://www.protectmyid.com/enroll>**

**Or call (877) 441-6943 to register with this activation code: [insert activation code]**

Once your enrollment in ProtectMyID is complete, you should carefully review your credit reports for inaccurate or suspicious items. If you have 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 at (877) 441-6943.

## Contact Information

Contact information for the three credit reporting agencies is as follows:

### **Experian**

Experian Security Assistance

P.O. Box 72

Allen, TX 75013

Email: [BusinessRecordsVictimAssistance@experian.com](mailto:BusinessRecordsVictimAssistance@experian.com)

Toll-free number: 888-397-3742

[www.experian.com](http://www.experian.com)

### **TransUnion**

Phone: 800-372-8391

Toll-free number: 800-680-7289

[www.transunion.com](http://www.transunion.com)

### **Equifax**

Phone: 678-795-7971

Toll-free number: 800-525-6285

[www.equifax.com](http://www.equifax.com)

If you find suspicious activity on your credit report or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. You also should file a complaint with the Federal Trade Commission (FTC) at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or at 1-877-ID-THEFT (877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. The FTC's physical address is: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Residents of North Carolina and Maryland may contact your respective state Attorney General's offices for additional information about steps to take to avoid identity theft:

#### Attorney General's Office

Attorney General Roy Cooper

9001 Mail Service Center

Raleigh, NC 27699-9001

Telephone: (919) 716-6400

Toll-free in NC: (877) 566-7226

[www.ncdoj.gov](http://www.ncdoj.gov)

#### Office of the Attorney General

Attorney General Douglas F. Gansler

200 St. Paul Place

Baltimore, MD 21202

Toll-free in MD: (888) 743-0023

[www.oag.state.md.us/](http://www.oag.state.md.us/)