

MARSH MERCER

August 4, 2010

Office of the Maryland Attorney General
200 Saint Paul Place
Baltimore, MD 21202

Re: UPDATE on Potential Information Security Incident

Dear Sir or Madam:

Marsh and Mercer wrote to you in June to advise of a potential information security incident involving data maintained by Marsh's Association business, which operates through Seabury & Smith, Inc., and Mercer Health & Benefits LLC.

This letter is intended to serve as an update to that notice and to provide you with information on the total number of potentially affected individuals in Maryland. Based on additional investigation to date, this incident may involve certain personal information of a total of 1,463 individuals in Maryland in their capacity as recipients of employee benefits.

Since the time of our previous letter to you, notice of the incident has also been sent to the three Credit Reporting Agencies, Experian, Equifax and TransUnion.


As noted in our previous letter, a server back-up tape being sent from one Marsh and Mercer office to another by a third-party courier was lost during shipment. This tape may have contained personal information, such as name and Social Security Number. Because of the complex nature of the security of and information on the tape, and the technical measures which are necessary to determine and analyze the data elements contained on the tape, we believe that the risk of identity theft resulting from this incident is extremely low. Regardless, we are committed to the security of personal information and have taken immediate steps to fortify the protective measures surrounding those already in place in order to prevent a similar incident from occurring in the future.

Marsh and Mercer take privacy and information security seriously. In order to ensure that potentially affected individuals are able to protect themselves from possible identity theft or other damage, Marsh and Mercer, on behalf of themselves and any potentially affected clients, alerted individuals about the situation by sending out individual notices. As with our previous letter, examples of the notices are enclosed, including a revised Mercer version of the notice.

As related to you before, Marsh and Mercer have retained Kroll Inc. to provide toll-free access to Kroll's Consumer Solutions Center, along with credit monitoring, identity restoration and related services at no cost to the potentially affected individuals. We believe the services we are offering will help them respond to any threats of identity theft or other misuse of their data.

Please let us know if you have questions or require additional information from us. For Marsh, please contact Terri Harrison at Terri.B.Harrison@marsh.com and, for Mercer, please contact John Requist at C.John.Requist@mercer.com.

Sincerely,



C. John Requist, J.D./M.B.A.
US Compliance Leader
Health & Benefits Mercer
12421 Meredith Drive
Urbandale, IA 50398



Terri B. Harrison
Managing Director, Senior Compliance Officer
Marsh US Consumer
401 So. Boston Ave., Suite 800
Tulsa, OK 74103

Enclosures

MERCER

URGENT — Please Open Immediately.

<<FirstName>> <<MiddleName>> <<LastName>> <<Suffix>>
<<Address1>>
<<Address2>>
<<City>>, <<StateProvince>> <<PostalCode>>
<POSTNET BARCODE>



<<FirstName>> <<MiddleName>> <<LastName>>
Membership Number: <<MembershipNumber>>

Member Services: 1-877-XXX-BMER
8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday
If you have questions or feel you may have an identity theft issue,
please call ID TheftSmart member services.

Dear <<FirstName>> <<MiddleName>> <<LastName>> <<Suffix>>,

Mercer Health & Benefits LLC and its affiliates (Mercer) provide consulting, insurance broking and related administration services regarding employee benefits plans maintained by Mercer's employer clients. In this capacity, it was necessary for Mercer to collect certain personal information regarding its clients' employees and their dependents.

In April 2010, we confirmed that an information security incident occurred involving data held by Mercer. The incident involved a server back-up tape that was lost in transit during shipment from a Mercer office to another site.

Working with the third-party courier, a thorough search for this lost tape has been conducted. Unfortunately, the location of the tape remains unknown at this time. While we have no reason to believe that the tape or the information it contained has been inappropriately accessed or misused in any way, we do believe the back-up tape may have included your personal information such as your name, address and Social Security number.

Even though the risk of identity theft resulting from this incident is extremely low, the security of your personal information is paramount. For that reason, Mercer has engaged Kroll Inc., the world's leading risk consulting company, to provide its ID TheftSmart™ service to you at no cost for one year. Kroll has worked with thousands of people who have experienced the unintentional release of personal information.

To receive the free ID TheftSmart service we are offering, you must enroll by following the instructions that appear on the next page. With your enrollment, you will receive free access to:

- › **Current Credit Report.** Provides access to an up-to-date credit report from Experian. If you suspect problematic activity, please call the Kroll team.
- › **Continuous Credit Monitoring.** Monitoring alerts make you aware of key changes, using data from all three major national credit repositories, in your credit file that could indicate the kind of unauthorized activity commonly associated with a compromise of credit or identity. Your authorization is required.
- › **Enhanced Identity Theft Consultation and Restoration.** Licensed investigators, who understand the problems surrounding a potential compromise of your credit or identity, are available to listen, answer your questions and offer their expertise regarding any concerns you may have. In the unlikely event that your credit or identity may actually be affected by this incident, your investigator will help restore your credit or identity to pre-theft status and you will not experience any out-of-pocket loss.
- › For easy-to-use instructions to enroll in the ID TheftSmart service, see the enclosed brochure.
- › To receive online credit services, visit www.idintegrity.com to complete your authorization.
- › If you would prefer to order and receive your credit services through the mail, please fill out and return the enclosed "Consumer Credit Report and Credit Monitoring Authorization Form." If you fill out and return the authorization form to receive credit services through the mail, you cannot also sign up online.

To be eligible for credit services, you must be over the age of 18 with credit established in the U.S., have a Social Security number issued in your name, and have a U.S. residential address associated with your credit file.

Even if you choose not to enroll in ID TheftSmart, you should obtain and carefully review your credit reports and credit card statements for inaccurate or suspicious items. If you have any questions, please contact **1-877-XXX-BMER**, 8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday.

You may also want to refer to information maintained by the Federal Trade Commission (FTC) to assist individuals in deterring, detecting and defending themselves against identity theft. This information may be accessed on-line at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. Alternatively, you can contact the FTC directly at 877-FTC-HELP (877-382-4357).

We reiterate our deep commitment to protecting the privacy and security of your personal data and have taken immediate steps to fortify the protective measures that were already in place in order to prevent a similar incident occurring in the future. We trust that the quality and reliability of the support services being offered demonstrate that commitment to your satisfaction.

We regret that this incident occurred and apologize for any inconvenience that this may cause you. We encourage you to take advantage of the service we are offering you.

Sincerely,

Mercer Health & Benefits LLC

U.S. State Notification Requirements

For residents of Hawaii, Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax
P.O. Box 740241
Atlanta, Georgia 30374
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about steps you can take to avoid identity theft.

Maryland Office of the
Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

North Carolina Office of the
Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

For residents of Massachusetts and West Virginia:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft. You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348
www.equifax.com

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

TransUnion (FVAD)
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

MARSH

URGENT — Please Open Immediately.



Membership Number:

Member Services:

8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday
If you have questions or feel you may have an identity theft issue,
please call ID TheftSmart member services.

Dear

Marsh has been and is engaged by clients for the purpose of providing insurance brokerage. In April 2010, we confirmed that an information security incident occurred, which involved data managed by Marsh's Association business, which operates through Seabury & Smith, Inc. Based on our investigation to date, we believe this incident may have involved your personal information in your capacity as a recipient of insurance.

The incident involved a server back-up tape that was being sent from one Marsh office to another by a third-party courier which was lost during shipment. This tape may have contained personal information such as name, address, Social Security number, date of birth, account information and driver's license information.

We take privacy and information security very seriously, and undertook an extensive investigation of this incident. We have no indication or reason to believe that any of the information has been improperly used. Regardless, we are committed to safeguarding your personal information and undertook an extensive investigation and have taken immediate steps to fortify the protective measures surrounding the information that were already in place in order to prevent a similar incident from occurring in the future.

Even though, based on our investigation, we believe the risk of identity theft resulting from this incident is extremely low, in an abundance of caution, and because securing your personal information is so important to us, Marsh has engaged Kroll Inc., the world's leading risk consulting company, to provide its ID TheftSmart™ service to you. Kroll's Fraud Solutions team has a great deal of experience in helping people who have experienced the unintentional exposure of personal information. We are providing you FREE access to:

- › **Current Credit Report.** Kroll offers you access to an up-to-date credit report from Experian. If you suspect problematic activity, please call the Kroll team.
- › **Continuous Credit Monitoring.** Monitoring alerts make you aware of key changes, using data from all three major national credit repositories, in your credit file that could indicate the kind of unauthorized activity commonly associated with a compromise of credit or identity. Your authorization is required.
- › **Enhanced Identity Theft Consultation and Restoration.** Licensed Investigators, who understand the problems surrounding a potential compromise of your credit or identity, are available to listen, answer your questions and offer their expertise regarding any concerns you may have. And, in the unlikely event that your credit or identity may actually be affected by this incident, your investigator will help restore your credit or identity to pre-theft status and you will not experience any out of pocket loss.

Please see the enclosed brochure for easy to use instructions to enroll in the ID TheftSmart service. To receive online credit services, please visit www.idintegrity.com to complete your authorization. If you would prefer to order and receive your credit services through the mail, please fill out and return the enclosed "Consumer Credit Report and Credit Monitoring Authorization Form." Please note, however, that if you fill out and return the authorization form to receive credit services through the mail, you cannot sign up online as well.

Please note that to be eligible for the credit services, you need to be over the age of 18 with credit established in the U.S., have a Social Security number issued in your name, and have a U.S. residential address associated with your credit file.

Whether or not you choose to enroll in ID TheftSmart, you should obtain and carefully review your credit reports and credit card statements for inaccurate or suspicious items. If you have questions, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact 1-877-XXX 6MS11, 8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday.

We deeply regret that this happened and apologize for any inconvenience that this incident may cause you, and encourage you to take advantage of the service we have obtained for you. Marsh reiterates our deep commitment to protecting the privacy and security of your personal information and trust that the quality and reliability of the support services being offered demonstrate that commitment to your satisfaction.

Sincerely,

Marsh

U.S. State Notification Requirements

For residents of Hawaii, Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax
P.O. Box 740241
Atlanta, Georgia 30374
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about steps you can take to avoid identity theft.

Maryland Office of the
Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

North Carolina Office of the
Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

For residents of Massachusetts and West Virginia:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft. You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. ~~The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement.~~ It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

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

TransUnion (FVAD)
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com