

EXHIBIT A
Sample Notice to DTS Employees

[Date]

[Name]

[Address]

[City, State Zip]

Re: CoverX Data Security Incident

Dear [Name],

United States Fire Insurance Company (“U.S. Fire”) is an affiliate of CoverX Corporation, which provides insurance products and services under the registered trademarks of CoverX and CoverX Specialty (“CoverX”). The main administrative office for CoverX is 26600 Telegraph Road, Southfield, MI 48033. Any policies issued would have been written by U.S. Fire or one of its affiliated companies, First Mercury Insurance Company or Crum & Forster Specialty Company (references to U.S. Fire includes such affiliated companies). We are writing to notify you of a data incident that may have involve some of your personal information.

A U.S. Fire employee within the CoverX division had a company cell phone stolen on May 16, 2016. U.S. Fire immediately initiated an internal investigation to determine what files, access points and/or sensitive information may have been contained on this device. The remote login password was promptly changed to prevent unauthorized access to U.S. Fire’s network.

Through its investigation, U.S. Fire determined that certain personal information for U.S. Fire insureds or applicants (within the CoverX division) was contained in company email on the cell phone. While U.S. Fire’s investigation has been unable to determine whether any of the personal information contained in email was viewed or accessed, it does know that the cell phone contained certain personal information in email and/or attachment(s) that included your name, driver’s license number and date of birth.

U.S. Fire takes the security of personal information very seriously, and apologizes for any concern and inconvenience this may cause you. We are not aware of actual or attempted misuse of your personal information.

We encourage you remain vigilant, to review your account statements regularly, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit 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.

At no charge, you can 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. Information regarding security freezes is also available from these agencies.



Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

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

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You can further educate yourself regarding identity theft, security freezes, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. **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. **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. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-ID-THEFT (877-438-4338); TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement. Please note that this notice was not delayed because of law enforcement.

U.S. Fire apologizes for any inconvenience or concern that this causes you. We remain committed to the security of personal information at U.S. Fire.

Sincerely,

GINA M. PONTORIERO

Exhibit B

Sample Notice to Regulator

United States Fire Insurance Company (“U.S. Fire”) is an affiliate of CoverX Corporation, which provides insurance products and services under the registered trademarks of CoverX and CoverX Specialty (“CoverX”). The main administrative office for CoverX is 26600 Telegraph Road, Southfield, MI 48033. Any policies issued would have been written by U.S. Fire or one of its affiliated companies, First Mercury Insurance Company or Crum & Forster Specialty Company (references to U.S. Fire includes such affiliated companies). We are writing to notify you of a data incident that may have compromised the security of certain personal information for U.S. Fire insureds or applicants (within the CoverX division). Our investigation has revealed that this data incident may have compromised the security of forty-two (42) Montana residents under applicable law. These Montana residents are employees of an insured and/or applicant of U.S. Fire or one of its affiliated companies.

U.S. Fire’s investigation into this incident is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to this submission. By providing this notice, U.S. Fire and the affected insureds, applicants, and/or brokers do not waive any rights or defenses.

Nature of the Data Security Incident

A U.S. Fire employee within the CoverX division had a company cell phone stolen on May 16, 2016. U.S. Fire immediately initiated an internal investigation to determine what files, access points and/or sensitive information may have been contained on this device. The remote login password was promptly changed to prevent unauthorized access to U.S. Fire’s network. The theft was reported to the Santa Clara Police Department (Report No. 160050833). U.S. Fire has not been notified that the Santa Clara Police Department has recovered the cell phone.

The effort to determine and analyze the scope and details of the data stored on the cell phone has been difficult and time-consuming given the manual review undertaken to review emails and attachments for insurance applications that could contain personal information of potentially affected individuals. Through this review, U.S. Fire determined that certain personal information for U.S. Fire insureds and/or applicants (within the CoverX division) was contained in email on the cell phone. The personal information in certain of these emails and/or attachments included names, plus one or more of the following data elements: driver’s license numbers, dates of birth, and/or very limited medical information.

Notice to Montana Residents

While U.S. Fire’s investigation has been unable to determine whether any of the personal information in the email contained on the phone was accessed or viewed, it does know that name, driver’s license number and date of birth of forty-two (42) Montana residents were contained in email and/or attachments on the stolen cell phone. U.S. Fire is taking appropriate steps to work with the data owners so that notification is provided as required by applicable law. A copy of the notification provided to the insured and/or applicant, the employer of the affected Montana residents, is attached as **Exhibit B**.

Other Steps Taken and To Be Taken

U.S. Fire takes this matter, and the security of the personal information in its care, seriously and has taken measures to ensure that this type of exposure does not occur again. These measures include a review of U.S. Fire’s data security policies regarding portable devices. In addition to providing written notice of this incident to affected insureds and/or applicants, U.S. Fire is taking appropriate steps to work with the



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data owners so that notification is provided as required by applicable law. U.S. Fire is also providing these individuals with information on how to protect against identity theft and fraud. U.S. Fire is providing written notice of this incident to other state regulators and to the national consumer reporting agencies. This incident was also reported to the brokers affiliated with the affected insureds and applicants.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security incident, please contact me.

Sincerely,

GINA M. PONTORIERO

Exhibit C
Sample Notice to Consumer Reporting Agencies

Dear Sir or Madam:

United States Fire Insurance Company ("U.S. Fire") is an affiliate of CoverX Corporation, which provides insurance products and services under the registered trademark of CoverX and CoverX Specialty ("CoverX"). The main administrative office for CoverX is 26600 Telegraph Road, Southfield, MI 48033. Any policies issued would have been written by U.S. Fire or one of its affiliated companies, First Mercury Insurance Company or Crum & Forster Specialty Company (references to U.S. Fire includes such affiliated companies). We are writing to notify you of a data incident in accordance with applicable data security notification laws.

On May 16, 2016, a U.S. Fire employee within the CoverX division had a company cell phone stolen on May 16, 2016. U.S. Fire immediately initiated an internal investigation to determine what files, access points and/or sensitive information may have been contained on this device. The remote login password was promptly changed to prevent unauthorized access to U.S. Fire's network. The theft was reported to the Santa Clara Police Department (Report No. 160050833). U.S. Fire has not been notified that this device has been recovered by the Santa Clara Police Department.

Although the investigation in this matter is ongoing, U.S. Fire determined that the cell phone contained certain personal information for employees of certain U.S. Fire insureds and/or applicants. The personal information contained in email and/or attachments on the cell phone includes the employee's name combined with one or more of the following data elements: driver's license number, date of birth, and/or limited medical information.

U.S. Fire sent written notice of this incident to the insurance applicant and/or insured (i.e., the employer of the potentially affected individual) and the relevant affiliated insurance broker beginning on July 21, 2016. U.S. Fire offered to assist these entities in providing notice to the affected individuals. For insurance applicant(s) and/or insured(s) providing authorization for U.S. Fire to issue such notice, U.S. Fire will send written notice to affected individuals. This written notice contains information about protecting against identity theft and fraud, including how to obtain a free copy of one's credit report, how to place a fraud alert or security freeze on one's credit file, the contact information for the national consumer reporting agencies and the FTC, encouragement to remain vigilant in monitoring free credit reports and accounts, and advice to report suspicious activity to law enforcement.

Please let this serve as notification of a breach of security incident in compliance with any applicable state notification laws. Please also confirm receipt of this notification.

Should you have any questions regarding this notification or other aspects of the data security event, please contact me at 973.490.6822.

Thank you.

Gina Pontoriero