

**Elam Consulting, Inc.**  
**Business Insurance Consultants**

June 29, 2020

**Subject: Notice of a Data Security Incident**

This is to inform you of a data security incident that may have affected the personal information of Mississippi residents and non-residents in Elam Consulting, Inc.'s ("ECI") possession. At ECI, we take the privacy and security of the information we hold very seriously and regret any concern that this incident may cause.

**What Happened?** In July 2019, ECI learned that a former independent contractor downloaded certain documents from ECI's network without authorization in connection with his resignation from ECI. While the former contractor returned the downloaded documents to ECI and stated he had not disclosed the information, ECI has been unable to completely rule out potential further access or dissemination of the information.

ECI immediately commenced an investigation and retained an independent forensics provider and legal experts to determine potential dissemination of the information and a detailed review of the type of information involved. ECI learned that some of the data and documents contained the personal information of ECI's customer's employees.

We are contacting you out of an abundance of caution to advise you of the incident, and to provide you with information about steps that you can take to protect your information.

**What Information was Involved?** The affected personal information may have included names, addresses, dates of birth, driver's license numbers, state identification numbers, Social Security Numbers, health information, medical billing/claims information, and/or health information.

**What Are We Doing?** As soon as ECI discovered the incident, we took the steps described above. We are also providing you with information about steps that you can take to help protect your personal information. While ECI has sent notification letters to potentially impacted individuals which includes information about the incident and steps they can take to monitor and protect personal information, ECI is providing this information via its website to ensure that all potentially affected individuals have access to this information.

ECI has established a toll-free call center to answer questions about the incident and related concerns. The call center is available Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time and Saturday/Sunday from 10:00 a.m. to 7:00 p.m. Central Time and can be reached at **(888) 292-0035**. When calling the call center please provide engagement number **DB20904**. In addition, out of an abundance of caution, ECI is offering identity protection services through Experian's® IdentityWorks<sup>SM</sup> to some potentially impacted individuals at no cost. This product provides you with superior identity detection and resolution of identity theft. To find out if you are eligible to receive these services, please contact ECI at **security@elamconsulting.com** by September 23, 2020.

***The following information is provided to help individuals wanting more information about steps that they can take to protect themselves:***

## **What steps can I take to protect my personal information?**

- If you detect any suspicious activity on any of your accounts, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities.
- Obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To do so, free of charge once every 12 months, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is listed at the bottom of this page.
- Please notify your financial institution immediately of any unauthorized transactions made or new accounts opened in your name.
- You can take steps recommended by the Federal Trade Commission to protect yourself from identify theft. The FTC's website offers helpful information at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- Additional information on what you can do to better protect yourself is included in your notification letter.

## **What should I do to protect myself from payment card/credit card fraud?**

We suggest you review your debit and credit card statements carefully for any unusual activity. If you see anything you do not understand or that looks suspicious, you should contact the issuer of the debit or credit card immediately. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the "FTC").

## **How do I obtain a copy of my credit report?**

You can obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is included in the e-mail and letter, and is also listed at the bottom of this page:

## **How do I put a fraud alert on my account?**

You may consider placing a fraud alert on your credit report. This fraud alert statement informs creditors to possible fraudulent activity within your report and requests that your creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact Equifax, Experian or TransUnion and follow the Fraud Victims instructions. To place a fraud alert on your credit accounts, contact your financial institution or credit provider. Contact information for the three nationwide credit reporting agencies is included in the letter and is also listed at the bottom of this page. Additional information is available at <http://www.annualcreditreport.com>

## How do I put a security freeze on my credit reports?

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. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are making a request 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 small fee to place, lift, or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you submit a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze  
PO Box 740241  
Atlanta, GA 30374  
1-866-349-5191  
www.equifax.com

Experian Security Freeze  
PO Box 2002  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

TransUnion (FVAD)  
PO Box 1000  
Chester, PA 19016  
1-800-916-8800  
www.transunion.com

## What should I do if my family member is deceased?

You may choose to notify the three major credit bureaus, Equifax, Experian and Trans Union, and request they flag the deceased credit file. This will prevent the credit file information from being used to open credit. To make this request, mail a copy of your family member's death certificate to each company at the addresses below.

**Equifax:**  
Equifax Information  
Services LLC  
Office of Consumer Affairs  
P.O. Box 740256,  
Atlanta, GA 30348

**Experian:**  
Experian Information  
Services  
P.O. Box 9701  
Allen, TX 75013

**Trans Union:**  
Trans Union Information  
Services  
P.O. Box 1000  
Chester, PA 19022

Sincerely,



Eric Elam  
President