

Secure Processing Center
P.O. Box 680
Central Islip, NY 11722-0680

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Subject: Important Notice About Your Personal Information

Dear <<Full Name>>,

Risk Management Services, L.L.C. (RMS) provides certain administrative services on behalf of LCTA Mutual Holding Company, LCTA Casualty Insurance Company, DBA: LCTA Workers' Comp (LCTA). We are writing to inform you of a recent data security incident that may have involved some of your personal information.

While we have no evidence that your information has been misused, we believe in transparency and want to share details about the incident, along with steps you can take to protect yourself.

What Happened

An unauthorized individual gained access to our systems via a remote connection. This occurred due to a subcontractor's failure to follow established security protocols. We immediately contained the breach and launched a thorough investigation. This issue has since been resolved.

We discovered that the incident may have involved your personal information. We have found no indication that your information has been misused.

What Information Was Involved

Our investigation determined that certain files were accessed. These files may have included one or more of the following:

- Full name
- Residential address
- Social Security number
- Date of birth
- Medical information related to your injury

Please note: No financial account, credit card, or debit card information was involved. Also, this applies only to the data that RMS holds for LCTA. There is no indication that LCTA's systems have been impacted.

What We Are Doing

We take the privacy and security of your information very seriously. In response to this incident, we have:

- Engaged cybersecurity experts to investigate and secure our systems.
- Assessed the scope of unauthorized access.
- Notified appropriate regulatory agencies, including the FBI.
- Implemented additional safeguards to prevent future incidents.

What You Can Do

The attached sheet describes steps you can take to protect your identity and personal information. In addition, to help protect your identity, we are offering <<12/24>> months of complimentary access to ID theft and credit monitoring services. To activate your free protection through **Epiq – Privacy Solutions ID**:

- Enroll by <<Enrollment End Date>>
- Visit: www.privacysolutionsid.com
- Use Activation Code: <<Activation Code>>

If you prefer to enroll by phone, call Epiq's Customer Care Team at 866-675-2006 and reference <<Activation Code>>.

We are Here to Help

We understand this may be unsettling and apologize for the inconvenience. If you have further questions about the incident, please contact our support line at 877-332-1721, Monday – Friday, 9:00 am to 9:00 pm EST.

Sincerely,



Jean L. Rob  rt
Risk Management Services, L.L.C

ADDITIONAL RECOMMENDED STEPS

We recommend you remain vigilant and consider taking the following steps to avoid identity theft, obtain additional information, and protect your personal information:

- Order Your Free Credit Report at www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov. When you receive your credit report, review the entire report carefully. Look for any inaccuracies and/or accounts you don't recognize and notify the credit bureaus as soon as possible in the event there are any. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information.
- Place a Fraud Alert on Your Credit File. A fraud alert helps protect you against an identity thief opening new credit in your name. With this alert, when a merchant checks your credit history when you apply for credit, the merchant will receive a notice that you may be a victim of identity theft and to take steps to verify your identity. You also have the right to place a free "security freeze" on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can place a fraud alert or request a security freeze by contacting the credit bureaus. The credit bureaus may require that you provide proper identification prior to honoring your request.

Equifax	P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111	www.equifax.com
Experian	P.O. Box 9532 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-916-8800	www.transunion.com

- Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
- If you aren't already doing so, please pay close attention to all bills and credit-card charges you receive for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it.
- The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues, and how to avoid identity theft. You may also obtain information about fraud alerts and security freezes from the consumer reporting agencies, your state Attorney General, and the FTC. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General, and/or the Federal Trade Commission ("FTC"). You can learn more about how to protect yourself from becoming an identity theft victim (including how to place a fraud alert or security freeze) by contacting the FTC at 1-877-IDTHEFT (1-877-438-4338), or www.ftc.gov/idtheft. The mailing address for the FTC is: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580.
- *For District of Columbia Residents:* You can obtain additional information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001, 202-727-3400, www.oag.dc.gov.
- *For Maryland Residents:* You can obtain information about steps you can take to help prevent identity theft from the Maryland Attorney General at: 200 St. Paul Place, Baltimore, MD 21202, 888-743-0023, <https://www.marylandattorneygeneral.gov/>.
- *For New Mexico Residents:* You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act> or www.ftc.gov. In

addition, New Mexico consumers may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. For more information about New Mexico consumers obtaining a security freeze, go to <https://www.sos.nm.gov/cybersecurity/tips-for-new-mexicans/>

- *For New York Residents:* You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: 1) New York Attorney General, (212) 416-8433 or <https://ag.ny.gov/>; or 2) NYS Department of State's Division of Consumer Protection, (800) 697-1220 or <https://dos.ny.gov/consumer-protection>.
- *For North Carolina Residents:* You can obtain information about steps you can take to help prevent identity theft from the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.gov.
- *For Rhode Island Residents:* You can obtain information from the Rhode Island Attorney General about steps you can take to help prevent identity theft at: 150 South Main Street, Providence, RI 02903, (401) 2744400, www.riag.ri.gov.