



Baker & Hostetler LLP

312 Walnut Street  
Suite 3200  
Cincinnati, OH 45202-4074

T 513.929.3400  
F 513.929.0303  
www.bakerlaw.com

February 9, 2023

**VIA E-MAIL (DOJ-CPB@DOJ.NH.GOV)**

Attorney General John Formella  
Office of the Attorney General  
33 Capitol Street  
Concord, NH 03301

*Re: Incident Notification*

Dear Sir or Madam:

We are writing on behalf of our client, the Business Insurance & Benefits Services of Massachusetts (BIBSMA) to notify your office of a cybersecurity incident that involved one (1) New Hampshire resident's information. BIBSMA is located at One Broadway, 14th Floor, Cambridge, Massachusetts 02142.

BIBSMA recently completed an investigation into an incident involving unauthorized access to one employee's email account. Upon discovering the incident, BIBSMA immediately took steps to secure the account, a cybersecurity firm was engaged, and an investigation was conducted. The evidence showed unauthorized connections to the email account between September 19, 2022, and September 20, 2022. BIBSMA carefully reviewed the emails and attachments that may have been viewed or accessed and, on January 19, 2023, determined that a file contained the name, Social Security number, driver's license number, and financial account number of one (1) New Hampshire resident.

On February 7, 2023, BIBSMA mailed a notification letter to the New Hampshire resident pursuant to N.H. Rev. Stat. Ann. § 359-C:20.<sup>1</sup> The letter was sent via United States Postal Service First-Class mail, and a copy is enclosed. BIBSMA is offering this New Hampshire resident one year of complimentary credit monitoring, fraud consultation, and identity theft restoration services through Experian. BIBSMA has also created a dedicated line for individuals to call with questions about the incident.

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<sup>1</sup> This report does not waive BIBSMA's objection that New Hampshire lacks regulatory authority over it related to any claims that may arise from this incident.

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To help prevent something like this from happening again, BIBSMA has taken steps to enhance its existing security measures.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

Patrick H. Haggerty  
Partner

Business Insurance & Benefits Services of Massachusetts  
One Broadway, 14<sup>th</sup> Floor | Cambridge, MA 02142

<<FirstName>> <<LastName>>  
<<Address1>>  
<<City>>, <<State>> <<ZIP>>

February 7, 2023

Dear <<FirstName>> <<LastName>>,

Business Insurance & Benefits Services of Massachusetts recognizes the importance of protecting information. We are writing to inform you of an incident that involved some of your information. This notice explains the incident, measures we have taken, and additional steps you may consider taking in response.

We recently completed an investigation into an incident involving unauthorized access to one employee's email account. Upon discovering the incident, we immediately took steps to secure the account, a cybersecurity firm was engaged, and an investigation was conducted. The evidence showed unauthorized connections to the email account between September 19, 2022, and September 20, 2022, and we carefully reviewed the emails and attachments that may have been viewed or accessed. On January 19, 2023, we determined that an email or attachment contained your <<DataElements>>.

We have arranged for you to receive a complimentary one-year membership to Experian's® IdentityWorks<sup>SM</sup> credit monitoring service. This product helps detect possible misuse of your information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please see the additional information provided with this letter.

To help prevent something like this from happening again, we have taken steps to enhance our existing security measures. If you have additional questions, please call \_\_\_\_\_, Monday through Friday, between 9:00 a.m. and 5:00 p.m. Eastern.

Sincerely,

Nathan Therrien  
Founder

### Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **May 31, 2023** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
3. PROVIDE the **Activation Code**: <<ExperianCode>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877-288-8057** by **May 31, 2023**. Be prepared to provide engagement number as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud. Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **877-288-8057**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, 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 companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-888-4213

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.identitytheft.gov](http://www.identitytheft.gov)

### Fraud Alerts and Credit or Security Freezes:

***Fraud Alerts:*** There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

***Credit or Security Freezes:*** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That is because most creditors need to see your credit report before they approve a new account. If they cannot see your report, they may not extend the credit.

***How do I place a freeze on my credit reports?*** There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)
- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, [www.transunion.com](http://www.transunion.com)

You will need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

#### **Additional Information for Residents of the Following States**

**Rhode Island:** This incident involves one individual in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov)