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CONSUMER PROTECTION

November 5, 2018

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**Attorney General Joseph A. Foster**  
Office of the Attorney General  
33 Capitol Street  
Concord, NH 03302

Re: Data Security Incident

Dear Attorney General Foster:

We represent Anderson, Bagley & Mayo Insurance Agency, Inc. ("AB&M"), an insurance brokerage in Leominster, Massachusetts with respect to a data security incident described in more detail below. AB&M takes the security and privacy of the information in its control very seriously, and has taken steps to prevent a similar incident from occurring in the future.

**1. Nature of the security incident.**

On May 3, 2018, AB&M was notified that "phishing" emails were being sent from one of AB&M's employee's email account. This later led to evidence of potential unauthorized access to two employee's email accounts. AB&M immediately engaged computer forensic experts to investigate what information could have been accessed during the unauthorized incident. After a comprehensive review, AB&M determined that personal information could have been accessed, including name, address, date of birth, Social Security number, credit card number, and driver's license number.

**2. Number of New Hampshire residents affected.**

A total of seven (7) residents of New Hampshire were potentially affected by this security incident. Notification letters to those individuals were mailed on November 5, 2018, by first class mail. A sample copy of the notification letter is included with this letter.

**3. Steps taken to mitigate risk.**

AB&M is taking swift action to ensure that steps are taken to prevent a reoccurrence of this incident. These steps include forcing credential changes for all email accounts, providing training to employees about how to identify phishing emails, enhancing policies and procedures related to internal communications of client information and updated policies regarding email access. Furthermore, all potentially affected individuals have been provided with 12 months of complimentary identity protection services which include credit monitoring and identity theft resolution services.

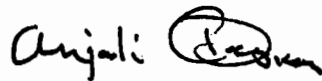


**4. Contact information.**

AB&M remains dedicated to protecting the sensitive information in its control. If you have any questions or need additional information, please do not hesitate to contact me at Anjali.Das@wilsonelser.com or (312) 821-6164.

Very truly yours,

**Wilson Elser Moskowitz Edelman & Dicker LLP**

  
Anjali C. Das

Enclosure



<<Date>> (Format: Month Day, Year)

<<MemberFirstName>> <<MemberMiddleName>> <<MemberLastName>> <<Suffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<ZipCode>>

Dear <<MemberFirstName>> <<MemberLastName>>>,

As a precautionary measure, we are notifying you of a data security incident at Anderson Bagley & Mayo Insurance Agency, Inc. ("AB&M") that may involve your personal information. "Personal Information" could include your name, address, date of birth, Social Security number, credit or debit card number or driver's license number. We have no evidence of misuse of your information and are notifying you out of an abundance of caution. This letter contains information about what happened, the steps we have taken, and the resources we are making available to you.

On May 3, 2018, we were notified that "phishing" emails were being sent purportedly from one of our employee's email account. Phishing is a type of fraud whereby seemingly legitimate emails are sent to individuals and businesses in attempts to access private information. We quickly conducted an investigation and discovered that two employee email accounts may have been accessed by unauthorized individuals. We retained computer forensics experts to get a better understanding of the nature and scope of this incident, and then conducted a manual review of the contents within the potentially compromised mailboxes. As a result of our investigation, we determined that some of your personal information existed within emails and attachments that could have been accessed, and may include your name, address, date of birth, credit or debit card information, Social Security number and driver's license number. As noted above we have no evidence of misuse of any of your personal information.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit [krollbreach.idmonitoringservice.com](http://krollbreach.idmonitoringservice.com) to activate and take advantage of your identity monitoring services.

*You have until February 3, 2019 to activate your identity monitoring services.*

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-844-263-8605. Additional information describing your services is included with this letter.

We take the security of your personal information and all information in our systems very seriously and want to assure you that we have taken additional security steps to prevent a similar event from occurring in the future. These steps include enhanced policies and procedures related to internal communication of client information, forced password changes for all employees and updated policies regarding email access.

We sincerely regret any inconvenience that this matter may cause you and remain dedicated to protecting your information. Please see the addendum for additional steps you can take to protect your personal information. We have established a call center to provide information about this and to answer any questions you may have. If you have any

questions, please call 1-866-775-4209, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time. Please have your membership number ready.

Sincerely,

A handwritten signature in black ink, appearing to read "T. Bagley III". The signature is stylized and cursive.

Thomas F. Bagley III  
President

Anderson, Bagley & Mayo  
Insurance Agency, Inc.

## Additional Important Information

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### For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:

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.

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### For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

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. You may obtain a free copy of your credit report from each of the nationwide three credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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### For residents of Iowa:

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

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### For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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### For residents of Maryland, Rhode Island, Illinois, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General	Rhode Island Office of the Attorney General	North Carolina Office of the Attorney General	Federal Trade Commission
Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 <a href="http://www.oag.state.md.us">www.oag.state.md.us</a>	Consumer Protection 150 South Main Street Providence RI 02903 1-401-274-4400 <a href="http://www.riag.ri.gov">www.riag.ri.gov</a>	Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 <a href="http://www.ncdoj.com">www.ncdoj.com</a>	Consumer Response Center 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) <a href="http://www.ftc.gov">www.ftc.gov</a>

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### For residents of Massachusetts:

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.

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### For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Fraud alerts last for a full year and can be extended for a total of 7 years. The contact information for all three credit bureaus is below.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** 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 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. Security freezes are free to place, lift, or remove. You may also place a security freeze for children under the age of 16. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

<b>Equifax Security Freeze</b> P.O. Box 105788 Atlanta, GA 30348 <a href="http://www.freeze.equifax.com">www.freeze.equifax.com</a> 800-525-6285	<b>Experian Security Freeze</b> P.O. Box 9554 Allen, TX 75013 <a href="http://www.experian.com/freeze">www.experian.com/freeze</a> 888-397-3742	<b>TransUnion (FVAD)</b> P.O. Box 2000 Chester, PA 19022 <a href="http://freeze.transunion.com">freeze.transunion.com</a> 800-680-7289
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More information can also be obtained by contacting the Federal Trade Commission listed above.



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### **Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

### **Public Persona**

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

### **Quick Cash Scan**

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

### **\$1 Million Identity Fraud Loss Reimbursement**

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.