



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

RECEIVED

FEB 03 2020

CONSUMER PROTECTION

Ryan C. Loughlin
Office: 267-930-4786
Fax: 267-930-4771
Email: rloughlin@mullen.law

1275 Drummers Lane, Suite 302
Wayne, PA 19087

January 28, 2020

VIA U.S. MAIL

Consumer Protection Bureau
Office of the New Hampshire Attorney General
33 Capitol Street
Concord, NH 03301

Re: Supplemental Notice of Data Security Incident

Dear Sir or Madam:

We continue to represent Arthur J. Gallagher & Co. ("Gallagher") located at 2850 Golf Road, Rolling Meadows, Illinois 60008. We write to supplement our November 26, 2019, December 4, 2019 and December 16, 2019 notices to your office. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this supplemental notice, Gallagher does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

Based on the ongoing investigation and response, Gallagher is mailing notice to additional individuals whose personal information may have been accessible including eighteen (18) additional New Hampshire residents on January 28, 2020 in substantially the same form as the letter attached hereto as ***Exhibit DD***.

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4786.

Very truly yours,

Ryan C. Loughlin of
MULLEN COUGHLIN LLC

RCL:gcl
Enclosure

EXHIBIT DD



Insurance | Risk Management | Consulting

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>:

Arthur J. Gallagher, Inc. (“Gallagher”) is writing to notify you of an incident that may affect the security of some of your personal information. Gallagher received your information as part of the normal course of services it provides as an insurance broker¹ for Cetera Financial Group. While we are unaware of any actual or attempted misuse of your information, we want to provide you with information about the incident, our response, and steps you may take to better protect against possible misuse of your personal information, should you feel it appropriate to do so.

What Happened? Without Gallagher’s awareness or permission, an individual at an outside law firm assisting with legal proceedings transferred data provided on an encrypted drive to an unencrypted hard drive and subsequently misplaced the drive while traveling. The legal proceedings related to litigation involving Gallagher and a third party. Cetera Financial Group was not involved in the legal proceedings. The law firm notified Gallagher about the incident on or around March 15, 2019. Upon learning of the incident, Gallagher immediately launched an investigation, including working with several third-party investigators and experts, to try to locate the missing hard drive and also to confirm the nature and scope of the data involved. During that time, Gallagher was informed that the outside law firm had not yet refined the data for the legal matter, and the individual lawyer transferred all the data provided to it from Gallagher onto the unencrypted hard drive. In the middle of October 2019, Gallagher determined that your personal information was also contained on the hard drive.

What Information was Involved? Through the manual and programmatic review of the drive contents, we determined that the information present on the drive included your name and Social Security number. **To date, Gallagher has not received any reports of actual or attempted misuse of your information and has no evidence that the information on the drive has been accessed.**

What We Are Doing. The confidentiality, privacy, and security of information in our care is one of Gallagher’s highest priorities and we take this incident very seriously. Since we learned of this incident, we have been working diligently to determine what happened and what personal data was involved. We also engaged in significant discussions with the law firm involved that moved the data from the encrypted drive it was provided on. As part of our ongoing commitment to the security of personal information in our care, we are working to retrain third-party business partners on our policies and procedures for how they handle and safeguard the data we provide them. We also will be notifying regulatory authorities, as required by law.

As an added precaution, we are also offering you complimentary access to one year of credit monitoring and identity theft restoration services through ID360. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Protect Your Information* for additional information on these services.

¹ Gallagher is an insurance broker that assists in placement of your insurance with the insurance carrier that provides your Professional Errors and Omissions insurance coverage.

What You Can Do. While we have no evidence that the information on the drive has been accessed, you can find out more about how to protect against potential identity theft and fraud in the enclosed *Steps You Can Take to Protect Your Information*. There you will also find more information on the complementary credit monitoring services we are offering and how to enroll.

For More Information. We understand you may have questions that are not answered in this letter. If you have questions, please contact 833-935-0815 Monday through Friday from 9:00 a.m. to 9:00 p.m. EST.

Sincerely,

Michelle Lafferty

Michelle Lafferty
Chief Compliance Officer
Gallagher Global Brokerage - US

Steps You Can Take to Protect Your Information

COMPLIMENTARY ONE YEAR ID360 CREDIT MONITORING AND RESOLUTION PACKAGE

To help protect your identity, we are offering a **complimentary** one-year membership to ID360's Credit Monitoring and Resolution Package. This package is designed to provide benefits above and beyond that provided by traditional credit and identity monitoring services.

To enroll in ID360's Credit Monitoring and Resolution, please visit: <https://www.id360.com/freeOffer> and enter the information below:

Token: <<Enrollment Code>>
First Name: <<First Name>>
Last Name: <<Last Name>>



Once you have activated your token you will receive an email from ID360's CyberScout Resolution Center that will provide you with a unique enrollment code and enrollment link to start your complimentary service.

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 contact ID360's CyberScout Resolution Team **immediately** after enrolling to receive comprehensive resolution and recovery support.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

Membership requires the creation of an online account. As a new member you will be assigned a unique enrollment code to create your login credentials, which you may change after initial registration. Once you enroll in ID360's Credit Monitoring and Resolution Package, you will have access to the following services:

- 24/7 Experian Credit Monitoring

ID360's Annual ID Checkup is also included:

Annual Credit Reports:
Experian, TransUnion, Equifax, and Innovis
Annual CoreLogic SafeRent Report
Annual Lexis Nexis Background Check
Annual Health Insurance Claims Reporting
Annual Certify Check Writing Report
Annual ChexSystems Check Writing Report

Resolution Support Highlights:

Concierge Level of Assistance
Dedicated US-Based Resolution Team Live Member Support 24/7/365
6-Month Follow Up Monitoring
Lost Wallet Protection Services
\$1mm Expense Insurance Coverage
Resolution for Past and Pre-Existing Issues

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). If you have any questions about the ID360's Credit Monitoring and Resolution Package, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact ID360 at info@id360.com. Terms and Conditions can be found at <https://www.id360.com/images/id360TOS.pdf>.

Additional Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by monitoring your credit reports and reviewing your credit card, bank, and other financial statements for any unauthorized activity.

We also recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or charge your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit www.annualcreditreport.com or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
(800) 685-1111

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

TransUnion
P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. 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. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For North Carolina residents, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6000, www.ncdoj.gov. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662, www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

For Rhode Island Residents, The Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903, 1-401-274-4400, www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 3 Rhode Island residents impacted by this incident.



Insurance | Risk Management | Consulting

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

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As an added precaution, we are also offering you complimentary access to one year of credit monitoring and identity theft restoration services through TransUnion. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you. Please review the instructions contained in the attached *Steps You Can Take to Protect Your Information* for additional information on these services.

What You Can Do. While we have no evidence that the information on the drive has been accessed, you can find out more about how to protect against potential identity theft and fraud in the enclosed *Steps You Can Take to Protect Your Information*. There you will also find more information on the complementary credit monitoring services we are offering and how to enroll.

¹ Gallagher is an insurance broker that assists in placement of your insurance with the insurance carrier that provides your Professional Errors and Omissions insurance coverage.

For More Information. We understand you may have questions that are not answered in this letter. If you have questions, please contact 833-935-0815 Monday through Friday from 9:00 a.m. to 9:00 p.m. EST.

Sincerely,

Michelle Lafferty

Michelle Lafferty
Chief Compliance Officer
Gallagher Global Brokerage - US

Steps You Can Take to Protect Your Information

Complimentary One-Year myTrueIdentity Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. Mail delivery.

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<**Insert Unique 12-letter Activation Code**>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<**Insert static 6-digit Telephone Pass Code**>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<**Enrollment Deadline**>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Additional Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by monitoring your credit reports and reviewing your credit card, bank, and other financial statements for any unauthorized activity.

We also recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or charge your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year.

You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit www.annualcreditreport.com or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
(800) 685-1111

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

TransUnion
P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

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For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662, www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

For Rhode Island Residents, The Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903, 1-401-274-4400, www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 3 Rhode Island residents impacted by this incident.