



April 25, 2024

**VIA EMAIL**

Attorney General John M. Formella  
Office of the Attorney General  
Consumer Protection & Antitrust Bureau  
1 Granite Place South  
Concord, NH 03301  
Email: [DOJ-CPB@doj.nh.gov](mailto:DOJ-CPB@doj.nh.gov)

Re: Notice of Data Security Incident

Dear Attorney General Formella:

Constangy, Brooks, Smith and Prophete LLP (“Constangy”) represents CoVerica, Inc., an independent insurance agency located in Dallas, Texas, in connection with an incident described in greater detail below.

**Nature of Incident**

On or about December 21, 2023, CoVerica discovered unusual activity in its email tenant. Upon discovering this activity, CoVerica immediately took steps to secure its email tenant and engaged independent cybersecurity experts to conduct an investigation to determine what happened and whether sensitive information may have been affected. The investigation subsequently revealed that information contained in one employee’s email account may have been accessed or acquired without authorization during the incident. CoVerica then conducted a comprehensive review of the data contained in the email account. On March 25, 2024, CoVerica completed that review and determined that certain personal information was contained in the account.

The potentially affected information varied by individual but may include the following: individuals’

**Number of New Hampshire Residents Affected**

CoVerica notified one (1) New Hampshire resident of the incident via First-Class U.S. mail on April 25, 2024. A sample copy of the notification letter is included with this correspondence.

### **Steps Taken Relating to the Incident**

Upon discovering the issue, CoVerica took the steps described above. CoVerica also provided notice of the incident to potentially impacted individuals on April 25, 2024. In addition, CoVerica is offering affected individuals, whose [redacted] were impacted, complimentary credit monitoring and identity protection services through Experian. These services include [redacted] of credit monitoring, identity protection, and fully managed identity theft recovery services. With this protection, Experian will help impacted individuals resolve issues if their identity is affected. Additionally, to help reduce the risk of a similar future incident, CoVerica has implemented additional technical security measures in its environment.

### **Contact Information**

CoVerica remains dedicated to protecting the information in its control. If you have any questions or need additional information, please do not hesitate to contact me at [redacted].

Very truly yours,

Laura K. Funk  
Partner  
CONSTANGY, BROOKS, SMITH & PROPHETE,  
LLP

Encl.: Sample Consumer Notification Letter



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

L2214-L02-0000002 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L02 SSN  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



April 25, 2024

Subject: Notice of Data Security [Breach/Incident]

Dear Sample A. Sample:

I am writing to inform you of a data security incident that may have affected your personal information. At CoVerica, Inc., we take the privacy and security of personal information very seriously. This is why we are informing you of the incident, providing you with steps you can take to protect your personal information, and offering you complimentary credit monitoring and identity protection services.

**What Happened.** On or about December 21, 2023, CoVerica discovered unusual activity in its email tenant. Upon discovering this activity, CoVerica immediately took steps to secure its email tenant and engaged independent cybersecurity experts to conduct an investigation to determine what happened and whether sensitive information may have been affected. The investigation subsequently revealed that information contained in one employee’s email account may have been accessed or acquired without authorization during the incident. We then conducted a comprehensive review of the data contained in the email account. On March 25, 2024, we completed that review and determined that your information was contained in the account. We then took steps to notify you of the incident as quickly as possible. We have no information that your personal information has been misused as a result of the incident.

**What Information Was Involved.** The information involved in this incident may have included your

**What We Are Doing.** As soon as CoVerica discovered the incident, we took the steps described above. We also implemented additional security measures to help reduce the risk of a similar incident occurring in the future. We are further notifying you of this event and advising you about steps you can take to help protect your information.

In addition, we are offering you complimentary credit monitoring and identity protection services through Experian, a leader in consumer identity protection. You may learn more about Experian credit monitoring services in the pages following this letter. To start monitoring your personal information, please follow the steps below:

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [redacted]. Be prepared to provide engagement number [redacted] as proof of eligibility for the Identity Restoration services by Experian.

**What You Can Do.** You can follow the recommendations on the following page to help protect your personal information. You can also enroll in the complimentary services offered to you through Experian by contacting Experian at [redacted] or going to <https://www.experianidworks.com/credit> and using the enrollment code above. Please note the deadline to enroll is [redacted].

**For More Information.** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 833-931-4373 Monday through Friday from 8 am to 8 pm Central (excluding US holidays). Please be prepared to provide engagement number [redacted]. We take your trust in us and this matter very seriously. We regret any inconvenience this may cause.

Sincerely,

Rhonda Cox, President/CEO  
CoVerica, Inc.

## What Services Does Experian Offer?

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for \_\_\_\_\_.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for \_\_\_\_\_ 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).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary \_\_\_\_\_ membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at \_\_\_\_\_. Be prepared to provide engagement number \_\_\_\_\_ as proof of eligibility for the Identity Restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR MEMBERSHIP

### EXPERIAN IDENTITYWORKS

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file 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<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* 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.

## STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should 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 (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

**Equifax**  
P.O. Box 740256  
Atlanta, GA 30374  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov), and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

**Maryland Attorney General**  
200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

**Washington D.C. Attorney General**  
441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**North Carolina Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**  
150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
1-401-274-4400

**Washington D.C. Attorney General**  
441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>.