



James E. Prendergast
D: 215.358.5087
jprendergast@nldhlaw.com

518 Township Line Road
Suite 300
Blue Bell, PA 19422
P: 215.358.5100
F: 215.358.5101

September 11, 2013

Via Regular Mail

Attorney General Michael A. Delaney
Office of the New Hampshire Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301

Re: Crystal & Company — Notice of Data Security Event

Dear Sir or Madam:

We represent Crystal & Company (“Crystal”), 32 Old Slip, New York, NY 10005, and are writing to notify you of a data event that may have compromised the security of personal information of one (1) New Hampshire resident who is affiliated with Linchris Hotel Corp. (“Linchris”), a Crystal client. Crystal’s investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Crystal and Linchris do not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

Nature of the Data Security Event

Crystal provides insurance and risk management services to its clients. On June 14, 2013, the vehicle of a Crystal employee was broken into and a number of this individual’s personal items were stolen, including his password-protected work laptop computer. Crystal learned of this incident on June 20, 2013 and reported the event to law enforcement. Crystal immediately changed this employee’s system login credentials and commenced an internal investigation to determine the scope of this incident. Crystal retained independent third party forensic experts, Navigant, and specialized data security counsel to assist with its investigation of, and response to, this incident. These investigations are ongoing; however, it appears that the laptop computer contained the name, date of birth, and driver’s license number of one (1) New Hampshire resident who is affiliated with Linchris. Crystal has no indication that the contents of the laptop have been accessed or used by the thief.

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Upon confirmation of the contents of the laptop, Crystal provided notice of this incident to Linchris. On August 5, 2013, Crystal obtained approval from Linchris to provide the individuals affiliated with Linchris, as well as various state regulators and the consumer reporting agencies, with notice of the incident. On August 21, 2013 Crystal received the addresses for these individuals from Linchris and confirmed that personal information relating to one (1) New Hampshire resident was stored on the laptop.

Notice to New Hampshire Resident

Although the investigations are ongoing, it appears that the personal information of one (1) New Hampshire resident was stored on the laptop computer. Crystal provided this New Hampshire resident with written notice of this incident on or about September 6, 2013, in substantially the same form as the letter attached here as Exhibit A.

Other Steps Taken and To Be Taken

In addition to providing written notice of this incident to all potentially affected individuals as described above, each potentially affected individual is being offered access to one (1) free year of credit monitoring services and identity restoration services. Crystal is also providing each individual with information on how to protect against identity theft and fraud. Crystal is providing written notice of this incident to other state regulators, and to the national consumer reporting agencies.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 215-358-5087.

Sincerely,



James Prendergast, Esquire

cc: Crystal & Company

Exhibit A

[Date]

[Name]

[Address]

[City, State Zip]

Dear [Name]:

We are writing to notify you of an incident that may affect the security of your personal information. We are unaware of any attempted or actual misuse of your personal information, but are providing this notice to you to ensure that you are aware of the incident and so that you may take steps to monitor your identity, and your credit accounts, should you feel it is necessary to do so.

Crystal & Company ("Crystal") provides insurance and risk management services to [client]. On June 14, 2013, the vehicle of a Crystal employee was broken into and a number of this individual's personal items were stolen, including his password-protected work laptop computer. Crystal learned of this incident on June 20, 2013 and reported the event to law enforcement. Crystal immediately changed this employee's system login credentials and commenced an internal investigation to determine the scope of this incident. Crystal retained independent third party forensic experts and specialized data security counsel to assist with its investigation of, and response to, this incident. The investigation is ongoing.

Unfortunately, we have determined that files containing your name, [date of birth], and [driver's license information] were contained on the laptop at the time of the theft.

Crystal takes this matter, and the security of personal information entrusted to it, seriously. Crystal is unaware of any actual or attempted misuse of your personal information. Out of an abundance of caution, Crystal retained Experian to provide—at no cost to you—a membership for up to one (1) year of its ProtectMyID Alert identity monitoring and identity theft protection product. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. Follow the instructions below to enroll and receive these services.

Activate ProtectMyID Now in Three Easy Steps

- 1. ENSURE That You Enroll By: November 30, 2013**
- 2. VISIT the ProtectMyID Web Site: www.protectmyid.com/redeem or call 877-371-7902 to enroll**
- 3. PROVIDE Your Activation Code: [XXXX]**

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

Your complimentary 12-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax and TransUnion credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance¹:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

To further protect against possible identity theft, fraud or other financial loss, Crystal encourages you to remain vigilant, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one (1) free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, (877) 322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because a fraud alert tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below. Information regarding security freezes is also available from these agencies.

Equifax
P.O. Box 105069

Experian
P.O. Box 2002

TransUnion
P.O. Box 6790

¹ Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

Atlanta, GA 30348
800-525-6285
www.equifax.com

Allen, TX 75013
888-397-3742
www.experian.com

Fullerton, CA 92834
800-680-7289
www.transunion.com

You can also further educate yourself regarding identity theft, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. As required by North Carolina and Maryland law, the contact information for the Attorneys General of these states is as follows: **for North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 919-716-6400, www.ncdoj.gov; **for Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 888-743-0023, www.oag.state.md.us. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-ID-THEFT (877-438-4338); TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them, and information regarding fraud alerts and security freezes may also be obtained from the Federal Trade Commission. Instances of known or suspected identity theft should also be reported to law enforcement and/or your state's Attorney General.

We have established a confidential assistance line for you to utilize if you have any questions or concerns regarding the incident or the contents of this letter. This confidential assistance line is staffed with professionals trained in identity protection and restoration. These professionals are also familiar with this incident. This confidential assistance line operates Monday through Friday, 8:00 a.m. to 5:00 p.m. EST. You may reach this confidential assistance line by dialing, toll-free, 1-877-218-2930. Please provide reference number 5397080613 when calling.

We apologize for any inconvenience or concern that this may have caused you. The safety and security of your personal information remains a top priority of Crystal's.

Very truly yours,

Tom Zarcone
Chief Technology and Information Security Officer

cc: Richard C. Rosen, Chief Privacy Officer and General Counsel