

New York Life Insurance Company  
PO Box 130539  
Dallas TX 75313-0539



*The Company You Keep®*

RECEIVED

OCT 08 2021

CONSUMER PROTECTION

September 28, 2021

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

Re: Information Security Incident Affecting 1 New Hampshire Resident

To Whom it May Concern:

Pursuant to N.H. Rev. Stat Ann. § 359-C:20, we are sending this letter to notify you of an information security incident.

On May 12, 2021, New York Life discovered that on April 13, 2021, our agent, Thomas Post was subject to an online “phishing” attack, and his username and password were used to access his New York Life mailbox. We promptly had him change his credentials and hired a third-party forensic expert to assist in our investigation. Together, we reviewed the large volume of emails in the agent’s mailbox and identified what personal information might have been contained in the mailbox. We concluded our investigation on July 27th.

We’ve now determined that the mailbox contained personal information about certain New York Life customers, as well as some other individuals. The mailbox contained the personal information of 1 New Hampshire resident, including, if they provided it, their name, address, phone number, email address, date of birth, social security number, policy number, government-issued documentation such as driver’s license or passport, bank account information, and medical information. Please note that the mailbox did not contain the New Hampshire resident’s address, policy number, government-issued documentation, bank account information or medical information.

Although we have no evidence that the attacker accessed or misused personal information contained in the mailbox, New York Life is employing measures to prevent unauthorized access to customers’ records. As a preventative measure, we have flagged active customers’ policy numbers in our system so that additional verification steps will be used if anyone attempts to access these accounts.

New York Life is mailing notifications to the affected individual on September 28, 2021 and offering 1 year of credit monitoring from Equifax Credit Watch Gold Service. Attached is a

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sample of the notification letter sent to the resident of your state. Please feel free to call me at (212) 576-4644 if you have any questions or require additional information.

Sincerely,

/s/ Linda Beebe

Linda Beebe



[Company Name]

[Return Address Line 1]

[Return Address Line 2]

[Return Address Line 3]

[Return Address Line 4]

[Return Address Line 5]

[Letter Date]

Call us at (800) 553-6593

Monday to Friday, 8:00 am to 7:00 pm ET

We'll find the best way to help.

Visit us at [newyorklife.com](http://newyorklife.com)

[RECIPIENT NAME]

[RECIPIENT ADDRESS LINE 1]

[RECIPIENT ADDRESS LINE 2]

[RECIPIENT ADDRESS LINE 3]

[RECIPIENT ADDRESS LINE 4]

[RECIPIENT ADDRESS LINE 5]

## Important notification about your information and steps you can take to protect it.

Client ID: [Client ID]

Dear [Full Name]:

Protecting your personal information is a top priority to all of us at New York Life. To ensure that we honor the trust our customers place with us, we maintain physical, electronic, and procedural safeguards that meet or exceed state and federal regulations. We also limit employee and agent access to any personal information we hold.

On May 12, 2021, New York Life discovered that on April 13, 2021, our agent, Thomas Post, was subject to an online "phishing" attack, and his username and password were used to access his New York Life mailbox. We promptly had him change his credentials and hired a third-party forensic expert to assist in our investigation. Together, we reviewed the large volume of emails in the agent's mailbox and identified what personal information might have been contained in the mailbox. We concluded our investigation on July 27<sup>th</sup>.

We've now determined that the mailbox contained personal information about certain New York Life customers, as well as some other individuals. The mailbox might have contained the following personal information about you if you provided it by email: your name, address, phone number, email address, date of birth, social security number, policy number, government-issued documentation such as your driver's license or passport, bank account information, and medical information.

**Although we have no evidence that the attacker accessed or misused your personal information contained in the mailbox, we are notifying you of this incident out of an abundance of caution.** We are also applying methods to prevent unauthorized access to your records with us. As a preventative measure, if you're an active customer, we've flagged your policy number in our system so that additional verification steps will be used if anyone tries to access your account.

**Additionally, we will provide one-year of Equifax Credit Watch™ Gold Service credit monitoring services to you.** This service will provide you with daily access to your Equifax credit report and notify you of any key changes that occur. It also includes up to \$1,000,000 of identity theft insurance coverage and Identity Restoration services if needed. Please see the enclosed instructions for how to enroll.

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## Protecting yourself from identity theft

We also want to inform you about ways to protect yourself from identity theft should you wish to pursue them. We recommend that you place an initial fraud alert on your credit files. A fraud alert requires potential creditors to use what the law refers to as *reasonable policies and procedures* to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Just call one of the three credit reporting agencies at a number below. This will let you automatically place an alert with all of these credit reporting agencies. You will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.

### Equifax

[www.equifax.com](http://www.equifax.com)

Equifax Credit Information  
Services, Inc.  
P.O. Box 740241  
Atlanta, GA 30374  
(800)525-6285

### Trans Union

[www.transunion.com](http://www.transunion.com)

TransUnion Fraud Victim  
Assistance Department  
P.O. Box 2000  
Chester, PA 19016-2000  
(800) 680-7289

### Experian

[www.experian.com](http://www.experian.com)

Experian  
P.O. Box 9554  
Allen, TX 75013  
(888) 397-3742

You can also order your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free at (877) 322-8228, or completing the *Annual Credit Report Request Form* on the U.S. Federal Trade Commission's website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mailing it to Annual Credit Report Request Service at P.O. Box 105281, Atlanta, GA 3048-5281.

We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. When you receive your credit reports, please look at them carefully. Check for accounts you didn't open and inquiries from creditors that you did not initiate. Also, look for personal information, such as a home address or Social Security number, that isn't correct. If you see anything that is not accurate or that you don't understand, call the credit reporting agency at the telephone number on the report. You have rights under the Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov).

If you find suspicious activity on your credit report, call the credit agency, and your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. You may also want to place an extended fraud alert on your file, which will remain on your credit file for seven years.

If you provided your driver's license, you may want to notify the issuer of your driver's license to let them know that your license number may have been compromised. They will be able to suggest the best course of action for your individual situation.

Even if you do not find any signs of fraud on your credit report, we recommend that you check your credit report periodically. You can call one of the numbers above to order your report and to keep the fraud alert in place.

Finally, you might also consider placing a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without your written authorization. Credit reporting agencies cannot charge you for placing a security freeze on your credit reports.

However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. For more information on security freezes, including how to place and lift them, you may contact the three nationwide consumer reporting agencies as described above or the Federal Trade Commission listed below. The instructions for establishing a security freeze differ from state to state, so please contact the three nationwide consumer reporting agencies for more information. They may require proper identification before honoring your request, such as your full name, Social Security number, date of birth, a copy of a government-issued identification card (state driver's license or ID card, military identification, etc.), and/or proof of your current and former residential address.

For additional assistance on steps to avoid identity theft including information about fraud alerts and security freezes, you may contact:

**Federal Trade Commission**  
Bureau of Consumer Protection  
Division of Privacy and Identity Protection  
600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20580  
(877) 438-4338  
[www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)

#### **Additional State-Specific Information**

**For Iowa Residents.** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft at:

**Office of the Attorney General of Iowa**  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319  
(515) 281-5164  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft by contacting:

**Maryland Office of the Attorney General**  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts residents.** Under Massachusetts law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above.

**For North Carolina residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft by contacting:

**North Carolina Attorney General's Office**  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at:

**Oregon Department of Justice**  
1162 Court Street NE  
Salem, OR 97301-4096  
(877) 877-9392 (toll-free in Oregon)  
(503) 378-4400



**For Rhode Island Residents.** Under Rhode Island law, you have the right to obtain a copy of any police report that is filed regarding an incident. If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. You also have the right to request a security freeze as described above. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

**Rhode Island Office of the Attorney General**

Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
(401) 274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

**We're here to help.** We apologize for any inconvenience this may cause you. If you have any questions or concerns, please call us at (800) 553-6593.

We appreciate the opportunity to serve you.

The New York Life Service Team

DEPT OF JUSTICE  
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