

# CIPRIANI & WERNER

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February 1, 2022

**Via First Class Mail**

Office of Attorney General  
33 Capitol Street  
Concord, New Hampshire 03302

***RE: Security Breach Notification***

To Whom It May Concern:

We serve as counsel for Optisure Risk Partners, LLC. ("Optisure"), located at 40 Stark Street, Manchester, NH 03101. We write to provide notification of a recent data security incident. By providing this notice, Optisure does not waive any rights or defenses under New Hampshire law, including the data breach notification statute.

On or about December 1, 2021, Optisure became aware of a potential compromise to an email account belonging to an employees. Upon discovery, Optisure immediately performed a password reset for the affected accounts and swiftly engaged a third-party team of forensic investigators in order to determine the full nature and scope of the incident. On January 24, 2022, after a thorough investigation, Optisure confirmed that a limited amount of personal information may have been impacted by this event.

At this time, Optisure is aware of one (1) resident of New Hampshire who may have been impacted by this incident. The impacted data was limited to name, account number, and routing number. The investigation is ongoing, we will provide supplemental notification should we determine additional New Hampshire residents are potentially affected.

Optisure provided notice to the potentially impacted individuals on January 31, 2022, and is offering the affected New Hampshire resident complimentary credit monitoring for 12 months. A copy of the draft notification letter is attached as *Exhibit A*. The letter outlines the incident and provides potentially affected individuals with additional resources to protect their identity and monitor their credit history and personal accounts. Optisure is offering credit monitoring services at Optisure's expense, and is taking proactive steps to ensure that all state and federal notification obligations are complied with due to this incident.

Please contact me should you have any questions.

Very truly yours,

CIPRIANI & WERNER, P.C.

A handwritten signature in black ink, appearing to read "Hilary Higgins". The signature is written in a cursive style with a large, stylized initial "H".

Hilary Higgins, Esq.

EXHIBIT A



40 Stark Street  
Manchester, NH 03101

<<First Name>> <<Last Name >>  
<<Address 1>>  
<<Address 2>>  
<<City>>, <<State>> <<Zip>>

<<Date>>

**RE: Important Security Notification. Please read this entire letter.**

Dear <<First Name>> <<Last Name >>:

Optisure Risk Partners, LLC. ("Optisure") writes to notify you of a recent cyber security incident that may have involved some of your personal information.

Optisure takes the privacy of information in its care seriously. Optisure is providing this notification to you out of an abundance of caution and so that you may take steps to safeguard your information if you feel is it necessary to do so.

**What Happened:**

On December 1, 2021, Optisure became aware of a potential compromise to an email account belonging to an employee. Upon discovery, Optisure immediately performed a password reset for the affected account and swiftly engaged a third-party team of forensic investigators in order to determine the full nature and scope of the incident. Following a full and thorough investigation, it was confirmed that only one employee email account was subject to unauthorized access during this incident. Upon confirmation of the unauthorized access to the employee email account, Optisure immediately investigated whether the affected email accounts contained individuals' sensitive information. Following a thorough investigation, Optisure confirmed that a limited amount of personal information may have been accessed in connection with this incident.

Some of your information was present in the impacted account. Optisure is providing this notification to you in an abundance of caution and so that you may take steps to safeguard your information if you feel is it necessary to do so.

**What Information Was Involved:**

The potentially accessed information may have included your first and last name, in combination with your bank account number and bank routing number.

**Credit Monitoring:**

As an additional safeguard for your information, Optisure has arranged for you to enroll, at no cost to you, in an online credit monitoring service for 12 months. Due to State and Federal privacy laws, however, Optisure cannot

enroll you directly and if you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself. Instructions on how to enroll are included at the end of this letter.

**What You Can Do:**

In addition to enrolling in the complimentary credit monitoring service detailed within, Optisure recommends that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password and take additional steps to protect your account, and notify your financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or your State Attorney General. Please review the additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

**For More Information:**

Should you have questions or concerns regarding this matter, please do not hesitate to contact us at (603) 232-9247, or write us at 40 Stark Street, Manchester, NH 03101.

Optisure takes the security of information entrusted to our care very seriously. Please be assured Optisure is taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

Peter R. Milnes  
Chief Executive Officer

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

### Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788

### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint

with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.



Enter your Activation Code: <<Insert Code>>

Enrollment Deadline: February 28, 2022

## Equifax Complete™ Premier

\*Note: You must be over age 18 with a credit file to take advantage of the product

### Key Features

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports
- WebScan notifications<sup>3</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<Insert Code>> then click “Submit” and follow these 4 steps:

1. **Register:**  
Complete the form with your contact information and click “Continue”.  
*If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.  
Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:**  
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**  
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**  
Upon successful verification of your identity, you will see the Checkout Page.  
Click ‘Sign Me Up’ to finish enrolling.  
**You’re done!**  
The confirmation page shows your completed enrollment.  
Click “View My Product” to access the product features.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. <sup>2</sup>Credit monitoring from Experian and TransUnion will take several days to begin. <sup>3</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>4</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>5</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.co](http://www.optoutprescreen.co) <sup>6</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.