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RECEIVED

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A Mid-Atlantic Litigation Firm
CONSUMER PROTECTION
Visit us online at
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June 7, 2021

Via Mail

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

RE: Security Incident Notification

To Whom It May Concern:

I serve as counsel for Swan & Sons-Morss Company, Inc. ("SSM") and provide this notification to you of a recent data security incident. By providing this notice, SSM does not waive any rights or defenses under New Hampshire law, including the data breach notification statute.

On December 14, 2020, SSM identified suspicious activity related to an employee email account. Upon discovery, SSM immediately took steps to secure the relevant account and began investigating with the assistance of a third-party forensics' specialist. The investigation confirmed that two (2) employee email accounts experienced unauthorized access between October 22, 2020 and December 9, 2020.

Upon confirmation of the access, we immediately began an extensive programmatic and manual review of the entire contents of the email accounts to determine the type of information contained in the accounts and to whom that information related. Additionally, SSM conducted a review of its internal files to confirm contact information for potentially impacted individuals so SSM could provide written notice of the incident. This review was completed on April 7, 2021. Subsequently, SSM engaged a third-party vendor to perform additional address verification services, including a National Change of Address Search which was completed on April 29, 2021. As a result of the investigation, SSM identified three (3) New Hampshire residents potentially impacted by this incident. The type of information includes individuals' names, Social Security numbers, and financial account numbers.

SSM is notifying the affected individual on June 7, 2021 and providing one (1) year of complimentary credit monitoring and identity protection services. Written notice is being provided in substantially the same form as the letter attached in *Exhibit A*. SSM is also reviewing its policies and procedures related to data security.

Please contact me should you have any questions.

Very truly yours,

CIPRIANI & WERNER, P.C.

By: Michael Bonner
Michael Bonner



SWAN MORSS
INSURANCE | PART OF
THE DUNN GROUPSM

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

I am writing to inform you of an incident experienced by our company that may have involved your personal information described below. We take the privacy and security of all information very seriously. While we have no evidence of misuse of information as a result of this incident, we are providing you with information about steps you can take to help protect your information, and information about complimentary identity monitoring services we are offering you through Kroll.

What Happened: On December 14, 2020, we identified suspicious activity related to an employee email account. Upon discovery, we immediately took steps to secure the relevant accounts and began investigating with the assistance of a third-party forensics' specialist. Our investigation confirmed that two employee email accounts experienced unauthorized access between October 22, 2020 and December 9, 2020. Upon confirmation of the access, we immediately began an extensive programmatic and manual review of the entire contents of the email accounts to determine the type of information contained in the accounts and to whom that information related. Additionally, we conducted a review of our internal files to confirm contact information for potentially impacted individuals so we could provide written notice of the incident. On April 7, 2021 we completed our review.

What Information Was Involved: The personal information contained in the email accounts may have included your name, in combination with the following data elements: <<b2b_text_1(DataElements)>><<b2b_text_2(DataElementsCont.)>>.

What We Are Doing: Upon learning of this incident, we immediately performed a password reset and took steps to confirm the security of our systems. Additionally, we are notifying potentially impacted individuals and offering complimentary identity monitoring services for 12 months.

What You Can Do: 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. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. You may also activate the complimentary identity monitoring services we are making available to you. Due to privacy laws, we cannot register you directly. Additional information regarding how to activate the complimentary services is enclosed in the attached "Steps You Can Take to Help Protect Your Information."

For More Information: Should you have questions or concerns regarding this matter, please contact our dedicated assistance line at 1-855-608-3452 Monday through Friday 8:00 am to 5:30 pm Central Time, excluding major U.S. holidays.

The security of information is of the utmost importance to us, and we will continue to take steps to protect information in our care.

Sincerely,

A handwritten signature in black ink, appearing to read "Josh Palmer". The signature is fluid and cursive, with the first name "Josh" being more prominent than the last name "Palmer".

Josh Palmer
President

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Activate Identity Monitoring Services

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services¹.

You have until **August 3, 2021** to activate your identity monitoring services.

Membership Number: <<Member ID>>

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

You can sign up for the online or offline credit monitoring service anytime between now and **August 3, 2021**. Due to privacy laws, we cannot register you directly. Enrolling in this service will not affect your credit score.

Monitor Your Accounts

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 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.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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:

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze 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; 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.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. SSM Financial may be contacted at 309 East Water Street, Elmira NY 14901.

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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. 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 https://files.consumerfinance.gov/fi/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and 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 \[#\] Rhode Island residents impacted by this incident.](#)

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. SSM Financial may be contacted at 309 East Water Street, Elmira NY 14901.