

«first\_name» «mid\_name» «last\_name»  
«address\_li»  
«address2»  
«city», «state» «zip» «zip4»



May 31, 2019

«first\_name» «mid\_name» «last\_name»  
«address\_li»  
«address2»  
«city», «state» «zip» «zip4»

**Re: Notification of Data Breach**

Dear «first\_name» «mid\_name» «last\_name»:

I am writing to inform you of a data security incident that may have affected your personal information. We provide employee benefit services for your employer. As part of that work, we store your personal information with a third-party cloud service provider. Unfortunately, we learned that there was unauthorized access to your information. As explained below, we are offering you identity and credit monitoring services, at no cost to you, to help protect your personal information.

**What Happened:** On April 3, 2019, Filice Insurance Agency learned from its third-party cloud service provider that a data security incident may have affected client information. The incident involved unauthorized access to the cloud storage service. Upon learning of this incident, we immediately disabled the unauthorized access and launched an investigation. We also engaged a leading digital forensics team to provide assistance. On May 21, 2019, the digital forensics investigation determined that your personal information was affected.

**What Information Was Involved:** The information included Social Security numbers, birthdates, phone numbers, mailing and email addresses, and other benefits and insurance related information.

**What We Are Doing:** As soon as we learned of the incident, we took the measures referenced above. We have since added security controls to prevent a similar event from occurring in the future. We also reported the matter to the Federal Bureau of Investigation and will provide whatever cooperation is necessary to hold the perpetrator accountable. We also reported the matter to regulatory authorities, and we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Cyber Monitoring**\* services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by **CyberScout** a company that specializes in identity theft education and resolution. We are also providing information on the following page about measures you can take to protect your personal information.

To enroll in **Credit Monitoring**\* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. **When prompted please provide the following unique code to receive services: «unique\_code\_»**

Please note that following enrollment, additional steps will be required by you to activate phone alerts and fraud alerts, and to obtain your credit score and credit file. Additional steps may also be required to activate your monitoring options.

**What You Can Do:** We recommend that you contact the CyberScout call center and enroll in the free credit monitoring services. The call center is available 8:00 a.m. to 5:00 p.m. Pacific Time, Monday through Friday, at 888-312-6829. CyberScout personnel will be able to answer questions about the incident and address related concerns. We also recommend that you review the information below about how to protect your personal information.

**For More Information:** We apologize for any concerns or inconvenience this may cause you. If you have any questions, please call 888-312-6829.

Sincerely,

*Michelle Montoya*

Michelle Montoya  
Co-Chief Executive Officer  
Filice Insurance Agency

## Steps You Can Take to Further Protect Your 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 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 four national credit reporting agencies:

<b>TransUnion</b> P.O. Box 1000 Chester, PA 19016 1-877-322-8228 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> P.O. Box 9532 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> P.O. Box 105851 Atlanta, GA 30348 1-800-525-6285 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Free Annual Report</b> P.O. Box 105281 Atlanta, GA 30348 1-877-322-8228 <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>
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**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 90 days. 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:** Under U.S. law, 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 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. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

<b>Federal Trade Commission</b> 600 Pennsylvania Ave, NW Washington, DC 20580 <a href="http://consumer.ftc.gov">consumer.ftc.gov</a> , and <a href="http://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a> 1-877-438-4338	<b>Maryland Attorney General</b> 200 St. Paul Place Baltimore, MD 21202 <a href="http://oag.state.md.us">oag.state.md.us</a> 1-888-743-0023	<b>North Carolina Attorney General</b> 9001 Mail Service Center Raleigh, NC 27699 <a href="http://ncdoj.gov">ncdoj.gov</a> 1-877-566-7226	<b>Rhode Island Attorney General</b> 150 South Main Street Providence, RI 02903 <a href="http://www.riag.ri.gov">http://www.riag.ri.gov</a> 1-401-274-4400
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You also have certain rights under the Fair Credit Reporting Act (FCRA), including 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, and your rights pursuant to the FCRA, please visit [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf)