

PORTER & CURTIS, LLC

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

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<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Subject: Notice of Data Breach

Dear <<Name 1>>:

We are writing to inform you of a data security incident that may have affected your personal information. The privacy and security of personal information is extremely important to Porter & Curtis, LLC (“Porter & Curtis”). You may not be familiar with our company, since we work with businesses to procure property and casualty insurance and provide other risk management services. It appears that we possessed your information for these purposes. In addition to informing you about this incident, further below we provide you with information relating to steps that can be taken to help protect your information and offer you complimentary credit monitoring and identity protection services.

What Happened. In March 2020, we became aware that a business partner experienced a cyber incident that affected Porter & Curtis data. Immediately upon discovering this activity, Porter & Curtis and its business partner worked with cybersecurity firms to conduct an investigation and mitigate further risk of harm. The investigation determined that certain Porter & Curtis data may have been accessed or acquired without authorization between February and March 2020. We then commenced a diligent review to identify individuals whose information may have been contained within the data. That review concluded on December 23, 2020 and indicated that your personal information, provided to Porter & Curtis in connection with its business activities, may have been involved. <<Variable Data 2 >>

What Information Was Involved. The information impacted in connection with this incident may have included your <<Breached Elements>>.

What Are We Doing. As soon as Porter & Curtis discovered the incident, we promptly acted as described above. We have also taken steps to reduce the likelihood of a similar incident occurring in the future. Porter & Curtis reported the incident to the Federal Bureau of Investigation, and will continue to cooperate with any investigation into the incident. Additionally, we are providing you with information about steps that you can take to help protect your personal information and, as an added precaution, we are offering you a one-year membership to Experian IdentityWorksSM Credit 3B. To receive these services, you must be over the age of 18, 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. The deadline to enroll is April 12, 2021.

What You Can Do. You can follow the recommendations included with this letter to protect your information. In addition, you can enroll in the free credit monitoring services that we are offering to you through Experian IdentityWorksSM Credit 3B. To enroll, please follow the steps outlined below:

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. Visit the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: <<Activation Code>>

If you have questions about the IdentityWorks product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057 and provide the engagement code <<Engagement Number>>.

For More Information. If you have questions or need assistance, please contact 800-643-2791, Monday through Friday, 9am – 9pm ET. Our representatives are fully versed on this incident and can answer any questions you may have regarding the protection of your personal information.

We take your and our clients' trust in us and this matter very seriously. We deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Kenneth F Porter

Kenneth F. Porter
Porter & Curtis, LLC

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 and review 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 should also 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 (the “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 can also contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
www.annualcreditreport.com

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: You have the right to put a security freeze on your credit file. 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. There is no charge to place, lift or remove the security freeze. 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 fraud alerts, security freezes, and 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. Contact information for the FTC is: **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, DC 20580, www.consumer.ftc.gov or www.ftc.gov/idtheft, 1-877-438-4338. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

New York Attorney General

Bureau of Internet and
Technology Resources
28 Liberty Street
New York, NY 10005
ifraud@ag.ny.gov
1-212-416-8433

**Maryland Attorney
General**

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

**North Carolina Attorney
General**

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

**Rhode Island
Attorney General**

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring 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>.

Personal Information of a Minor: You can request that each of the three national credit reporting agencies perform a manual search for a minor’s Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the credit reporting agency. You can also report any misuse of a minor’s information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit the FTC website: <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>. Contact information for the three national credit reporting agencies may be found above.

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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 can also contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
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Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about fraud alerts, security freezes, and 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. Contact information for the FTC is: **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, DC 20580, www.consumer.ftc.gov or www.ftc.gov/idtheft, 1-877-438-4338. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

New York Attorney General

Bureau of Internet and
Technology Resources
28 Liberty Street
New York, NY 10005
ifraud@ag.ny.gov
1-212-416-8433

**Maryland Attorney
General**

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

**North Carolina Attorney
General**

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

**Rhode Island
Attorney General**

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring 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>.

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