



35B Constitution Drive, Suite 101
Bedford, New Hampshire 03110

January 28, 2025

Name
Address
City State Zip

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

Dear NAME:

The protection of your personal information is a priority at Concord Group Insurance (“Concord” or “us”). We are writing to inform you of a recent cybersecurity incident potentially impacting your personal information. Below you will find steps that Concord has taken to investigate and contain the incident. In addition, you will find information about resources available to you to protect your information.

What happened?

On Dec. 17, 2024, Concord discovered unusual activity on your online Customer Center account (the “incident”). When we discovered this incident, we took measures to contain the threat and protect our network and your Customer Center account. We also began our investigation, which revealed that an unauthorized individual(s) accessed your Customer Center account.

What information was involved?

The personal information involved included your name in combination with your driver’s license information.

What we are doing.

Following the discovery of the incident, we immediately disabled your Customer Center account and took additional actions, such as taking down the Customer Center website and working with a service provider to limit the ability of an unauthorized user(s) to engage in similar activity. Our investigation is ongoing, and we will continue to review and implement additional security measures as necessary. To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident.

What we are doing to protect your information:

To help protect your identity, we are offering a complimentary 1 year membership of Experian’s® IdentityWorksSM. This product provides you with superior identity detection and resolution of

identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: {DATE}** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>
- Provide your **activation code: {CODE}**

If you have questions about the 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 877.890.9332 by **{DATE}**. Be prepared to provide engagement number **{CODE}** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 1 YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and you have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 1 year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this

offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Recommended Steps to help Protect your Information

1. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

2. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.equifax.com	Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com	TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com
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It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

3. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

4. You can obtain additional information The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint. Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at [800-346-0346 ext. 53043](tel:800-346-0346).

Sincerely,

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TITLE



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What information was involved?

Based on our investigation, it is possible that some of your personal information, including your name and driver’s license number, may have been viewed.

What we are doing.

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