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ESIS, Inc. 525 W. Monroe Street, Suite 700 Chicago, IL 60661 O 312.775.7827 M 312.405.9685 mark.hursh@esis.com

May 15, 2019

**ESIS®** 

NAME ADDRESS

Activation Code: **XX**Engagement Number: **XX**Enrollment Expiration Date: **XX** 

Website: <a href="https://www.experianidworks.com/credit">https://www.experianidworks.com/credit</a>

## Dear [NAME]:

As a follow up to our recent phone call, ESIS, Inc. is writing to advise you of an incident involving your personal information and to provide services that you can use to protect your information against misuse. Details are provided below along with contact information at the end of this letter should you have any questions or concerns. We sincerely regret any inconvenience this incident may cause you.

ESIS, Inc. is a company that provides third-party claims administration services to Columbia Gas of Massachusetts and its affiliates related to the over-pressurization event that took place September 2018. On April 9, 2019, ESIS discovered that a breach of security concering your personal information occurred at Worley Catastrophe Response LLC, a third party service provider retained by ESIS to process payments made in connection with the over-pressurization event. The name, date of birth, driver's license number and/or social security number of a small number of Massachusetts residents were accessed from the computer system ESIS and Worley used to administer your claim. We believe that the improper access was intended solely to steal claims money from ESIS and there is no evidence that any financial loss was caused to you.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

## 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

As an added precaution, we have arranged to have Experian IdentityWorks protect your identity for 24 months at no cost to you. The following identity protection services start today, May 15, 2019, and you can use them at any time during the next 24 months. A description of the service and details for activating your complimentary account are below.

We encourage you to activate your complimentary Experian IdentityWorks<sup>SM</sup> membership today. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Visit the Experian IdentityWorks website to enroll: www.ExperianIdWorks.com/credit
- Provide your activation code: XX
- Ensure that you enroll by: XX

Once you enroll in Experian IdentityWorks, you will have access to the following features:

• Experian credit report at signup: See what information is associated with your credit file.

• Credit Monitoring: Actively monitors Experian file for indicators of fraud.

• Identity Restoration: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.

Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration

support even after your Experian IdentityWorks membership has expired.

• \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.

A credit card is not required for enrollment in Experian IdentityWorks, and there is no cost to you for this complimentary 24-month service.

## EXPERIAN IDENTITY RESTORATION

If you believe there has been fraudulent use of your information as a result of this incident, please contact an Experian Identity Restoration agent at 877-890-9332 and provide your engagement number **XX**. The Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (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).

The Terms and Conditions for this offer are located at <a href="www.ExperianIDWorks.com/restoration">www.ExperianIDWorks.com/restoration</a>. You will also find self-help tips and information about identity protection at this site.

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332.

## ADDITIONAL ACTIONS YOU MAY TAKE TO PROTECT YOUR PERSONAL INFORMATION

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.Ô. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022-2000
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
https://www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
https://www.transunion.com/credit-freeze

To request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)

2. Social Security Number

Date of birth

- 4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

7. Social Security Card, pay stub, or W2

8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the

security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

For More Information. If you have questions or concerns that are not addressed in this notice letter, you may contact Mark Hursh, ESIS, Chief Operations Officer, at (312) 775-7827.

Once again, we sincerely regret any concern this incident may cause you.

Sincerely,

Mark Hursh Chief Operations Officer

cc: Columbia Gas of Massachusetts